



## Project Information Memorandum - “Cool Rooms (10 Ton) to Be Setup at Various Mandis under Agriculture Infrastructure Fund (AIF) Scheme in Haryana”



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10/12/2020

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# **1 Introduction and Background**

## **1.1 Haryana State Agricultural Marketing Board (HSAMB)**

The Haryana State Agricultural Marketing Board was set up on 1st August, 1969 for exercising superintendence and control over the Market Committees of Haryana. The primary objective of the Board has been to set up a marketing infrastructure for better regulation of the purchase, sale, storage and processing of agricultural produce within the framework of Punjab Agricultural Produce Markets Act, 1961 and Punjab Agricultural Produce Markets (General) Rules, 1962. The Board is well managed and all the Mandies have been divided into 3 zones and supervisory duty is performed by The Zone Administrator.

The income of HSAMB/ Market committee is derived from the collection of market fee on the sale and purchase of agricultural produce which is levied @ 2% advalorem basis except 21 items on which the rate of market fee is 1% advalorem basis. The market committee 305 of the total collection of market fee to the Board. The other source of Income of the Board/Market committees is from sale of plots in the new mandis and licensee fee etc. The total income from the collection of market fee during year 2018-2019 was Rs 819.68crores.

The Board has been promoting the interest of the farmer, facilitating the buyers through various activities:

- It has created excellent facilities for marketing of agricultural produce through 113 Principal Market Yards, 174 Sub Yards and 195 Purchase Centres, 33 Fruit & vegetable mandis, 25 Fodder mandis.
- The principal market yards and sub yards have all the basic facilities- auction platforms, boundary wall, water, power, farmers guest house and canteen.
- Out of 113 APMCs, 87 have Weigh Bridges at entry and exit gates. It plans to set up weigh bridges and all other mandies. The constraint is lack of boundary wall or space at the entry and exit points. These weigh bridges ensure cross checking of weight with the traders and proper collection of market fee.
- The Board has constructed 94 godowns with a total capacity of 4,14,850 tonnes. But most of these have been rented to the procurement agencies i.e. HAFED, HSWC and Food & Supplies Department.
- The Board has set up 14 pre-coolers and small cold storages, except a potato cold storage at Shahabad and an onion cold storage at Beri. All these are rented to traders for operation as the experience of the Board in operating these facilities has not been very good.

- The Board has connected 81 Mandies with e-NAM. At 55 of the mandies, assaying labs have been setup for grading and quality assurance as per Guidelines of GOI through DMI. Assaying labs are the basic requirement for trading on e-NAM.
- The Punjab Agricultural Produce Markets Act, 1961 and Punjab Agricultural Produce Markets (General) Rules, 1962 Act has been partially amended in 2020 in accordance to Model Act of GOI of 2017. It has allowed setting up of Private markets, Producer-consumer markets, producers market yard (Kisanmandi) and declaration of warehouse/silos/ cold storages as market yard. However, in the special market yards, private market yard, producer and consumer market yard, private e-trading platform and producer market yard, the user charges are to be levied in lieu of market fee. But this Act still does not talk about facilitating contract farming or freedom of the farmers to sell to anyone in the notified area of the mandies.

However, the Central Government has passed the following Acts

- 🚦 Farmer's Produce Trade and Commerce (Promotion and Facilitation Act 2020.
- 🚦 Empowerment and Protection Agreement on Price Assurance and Farm Service Act 2020<sup>1</sup>
- 🚦 Essential Commodities (Amendment) Act, 2020.

All these Acts have enabled the Farmers, the freedom to sell their produce anywhere, to anyone as they like and no cess will be charged by APMC for transactions outside their market yard. Earlier, APMCs had monopoly of collecting cess for any transaction in their market area and not only at the market yard. This is a very game changing reform which opens the vistas for creating integrating value chains without APMC and its traders. The reforms have enabled the contract farming and **direct connect** by processors/retailers with the farmers, However, the possibility of contract farming and direct connect has been opened with proper safeguards for farmers by requirement of registration of contracts, price information, dispute resolution mechanism, proper price realisation by the farmers, and not transfer of or encroachment of farmer's land and resources by the processors/retailers. The 3 latest Acts and policies/schemes started recently has improved the enabling environment for integrated value chains and direct connect between the processors/retailers. This is summarized in the following chart:

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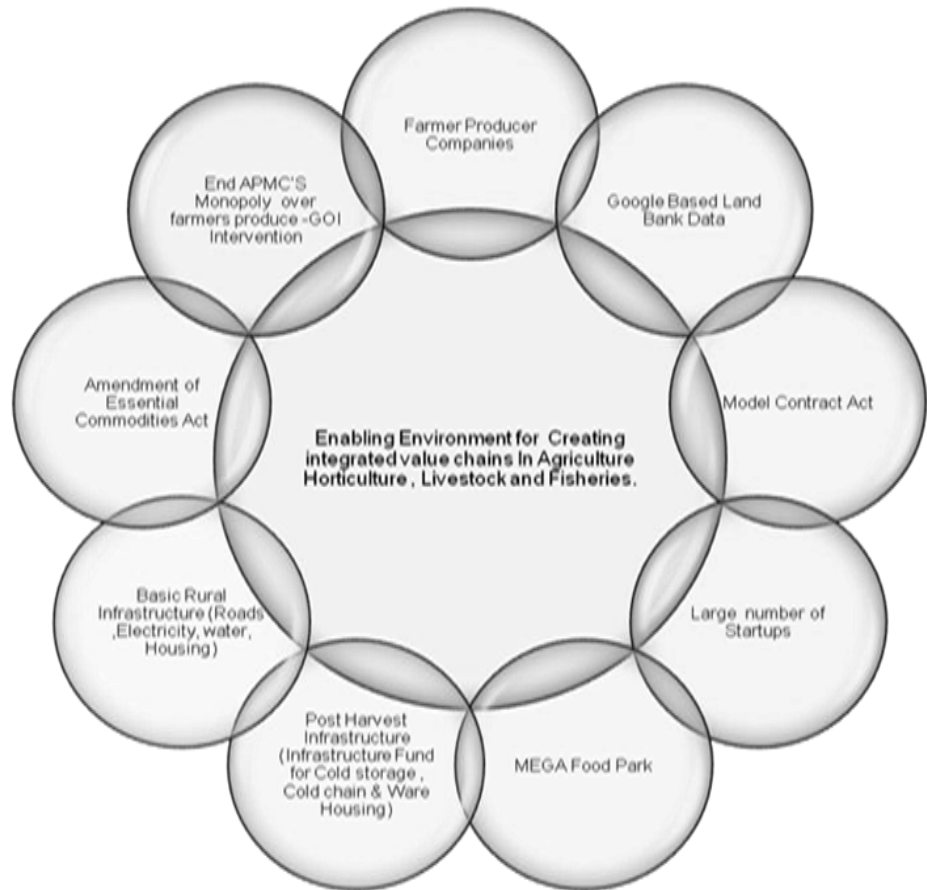
<sup>1</sup> The Gazette of India CG-DL-E-27092020-222040, New Delhi, 27<sup>th</sup> September 2020

**Figure 1-1: Integrated Value Chain**

With these enabling conditions, it is expected that two types of integrated value chains would come up: 1) farmer driven value chains, and 2) Buyer (processor/retailer) driven value chains. Haryana is well placed with 450 Farmer Producer companies operating in the state. These FPOs serve the objectives of HSAMB to increase the productivity and incomes of their members. The buyer driven value chains have the following benefits to farmers:

- Decreased information asymmetry and enforcement of fair practices and improved product mix.
- Better storage, transportation and distribution facilities benefiting the members
- Increased hold on the market by the elite because of greater control and higher investment after the inclusion of small farmers.
- Adoption of improved technology and supply of inputs at cheaper cost.
- Development of marketing network and high value products.
- Skill development of farmers members.
- Fair returns to the farmers (at strategic partner) and visible improvements in farm incomes.

The buyer driven value chains also require infrastructure facilities in aggregation of produce and transport to processing units. As the APMCs of HSAMB are well located and connected with highways, private sector would also like to join the HSAMB in developing the required infrastructure for their integrated value chains



*Source: U.K. Srivastava and Pramila Srivastava, Strategic Opportunity for creating integrated value chains for doubling farm incomes. Goya Publishers 2020*

## 2 AIF Fund Scheme

Agriculture and allied activities are the primary income source for ~58% of total population of India. ~85% of the farmers are Small Holding Farmers (SHFs) with less than 2 hectares of land under cultivation and manage ~45% of agricultural land. Annual income of majority of the farmers is very low. Further, India has limited infrastructure connecting farmers to markets and hence, 15-20% of yield is wasted which is relatively higher vs. other countries where it ranges between 5-15%. This requires huge investment in infrastructure for agriculture development. It is only through the development of infrastructure, especially at the post-harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers. In order to promote investment in this sector, Government of India has launched Agriculture Infrastructure Fund (AIF) scheme.

AIF Fund, which is a part of **India's Aatmanirbhar Bharat Package** has been launched by PM Narendra Modi with a finance facility of Rs. 1 Lakh Crore for the next 4 years. Under the Agriculture Infrastructure Fund, the central government would bear about 3% interest Subvention per annum on the loans provided.

### Main Features:

- Size of the financing facility – Rs. 1 lakh Cr.
- Credit Guarantee for a loan up to INR 2 crore.
- Interest subvention of 3% p.a., limited to INR 2 crore, though loan amount can be higher.
- The maximum loan tenure under the scheme will be 7 years.
- Credit guarantee coverage under CGTMSE scheme for loans up to Rs. 2 Crore.
- Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
- Project Management Unit to provide handholding support for projects including project preparation.
- Multiple lending institutions including Commercial Banks, Cooperative Banks, NCDC, NBFCs etc.
- Online single window facility in collaboration with participating lending institutions.
- Convergence with all schemes of central or state government.
- Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years.

Scheme Guidelines for CENTRAL SECTOR SCHEME of Financing facility under 'Agriculture Infrastructure Fund', Department of Agriculture, Government of India

- Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.
- Need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.
- The scheme is aimed at enabling the farmers to get greater value for their produce as they will be able to store and sell at higher prices, reduce wastage, and increase processing and value addition.

Beneficiaries of the Scheme: The loan will be provided by the banks across the country to all the eligible beneficiaries which includes the following (table 1).

**Table 1. Eligible Beneficiaries**

|                                                    |                                                                                        |
|----------------------------------------------------|----------------------------------------------------------------------------------------|
| <b>Farmers</b>                                     | <b>Join Liability Groups (JLG)</b>                                                     |
| <b>Primary Agriculture Credit Societies (PACS)</b> | <b>Multipurpose Cooperative Societies</b>                                              |
| <b>Marketing Cooperative Societies</b>             | <b>Agri – Entrepreneurs</b>                                                            |
| <b>Self Help Groups (SHG's)</b>                    | <b>Agriculture Startups</b>                                                            |
| <b>Farmer Producer Organizations (FPO's)</b>       | <b>PPP Agriculture Projects sponsored by central/ state agency or urban local body</b> |

**Projects Eligible for Loan:** The scheme will facilitate setting up and modernization of key elements of the value chain including

**Post-Harvest Management Projects like (Table 2):**

**Table 2. Eligible Post-harvest services**

|                                                              |                                    |
|--------------------------------------------------------------|------------------------------------|
| <b>Supply chain services including e-marketing platforms</b> | <b>Sorting &amp; grading units</b> |
| <b>Warehouses</b>                                            | <b>Cold chains</b>                 |
| <b>Pack houses</b>                                           | <b>Logistics facilities</b>        |
| <b>Assaying units</b>                                        | <b>Primary processing centers</b>  |
|                                                              | <b>Ripening Chambers</b>           |



**Viable projects for building community farming assets including**

1. Organic inputs production
2. Bio stimulant production units
3. Infrastructure for smart and precision agriculture.
4. Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.
5. Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

**Participating Institutions:**

All scheduled commercial banks, scheduled cooperative banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Cooperative Development Corporation (NCDC) may participate to provide this financing facility, after signing of Memorandum of Understanding (MoU) with National Bank for Agriculture & Rural Development (NABARD)/DAC&FW(**Table 3**).

**Table 3.MOU Signed with Banks on Agriculture Infrastructure Fund:**

|                     |                       |                      |                     |
|---------------------|-----------------------|----------------------|---------------------|
| Uco bank            | State Bank of India   | Bank of Baroda       | Union bank of India |
| Indian bank         | PNB of India          | Indian Overseas Bank | ICICI               |
| Bank of Maharashtra | Bank of India         | Punjab and sind bank | South Indian bank   |
| Canara Bank         | Central Bank of India | IDBI Bank            | Yes bank            |
| Karnataka bank      | Jammu & Kashmir Bank  | Kotak Bank           |                     |



### **3 Suitable Project for seeking fund support from AIF Scheme by HSAMB – Cool Rooms (10 Tons)**

#### **3.1 Cool Rooms 10 MT**

The ideal environmental condition for storage of fresh fruits and vegetables is the lowest temperature which does not cause chilling injury to the product. Hence, temperature control in cold storage is very important. In mechanical refrigeration, the refrigerated Gas (e.g. Ammonia, Freon etc.) takes out the heat from the chamber/store as it expands. The expanded gas is then compressed and the heat removed from the compressed gas by means of running water or circulation air over the tubes containing the hot gas. The gas is liquefied and the cycle is repeated. With such system accurate temperature control is maintained. Specification of Cool Chamber/Cold Room The storage life of fruits and vegetables even at low temperatures in general varies between 2 to 4 weeks excepting for a few commodities like apples, oranges, potatoes, cabbage etc. In case of cold room Long term storage is not envisaged and duration of storage is likely to be 1 to 4 weeks.

The capacity utilization in cold storage for fruits and vegetables is generally about 70% which is due to short storage life of the produce and availability of produce for storage throughout the year. Generally cold storage operates for 300 days in a year. The cold storage space of the proposed project shall be primarily used for storing fruits and vegetables for short duration storage of around 1-4 weeks. Such cold storage facility would enable them to bargain for a better price of their produce at the bi-weekly/weekly wholesale markets.

Income can be generated from cold rooms in the manner as follows: (a) Income of the project shall be by the way of rent paid by hirers of cold storage space on a daily charge basis. It is proposed that space rent shall be Rs.0.30/- per Kg per day. (b) Income of the project shall be by way of procurement and trading of vegetables and fruits. (c) Income of the project can be made by both the above way i.e. by way of 50% by own trading and 50% by rent basis.

Loading & Unloading: Loading of commodities in the cold chamber and subsequent unloading from cold chambers shall be by contract laborers, the charges for which will be realized from the hirers of space. Salary & wages: One operator can operate the cold room who can be paid an amount of Rs.5,000/- per month.

Chamber size: Size of the chamber will be of 14'-0"x10'-0"x10'-0" for 10 MT capacity cool chambers. The storage racks shall be made of M.S. channels and angles. For Insulation, 60 mm thick PUF panel shall be provided for insulating the cold room walls and ceiling. 80 mm EPS slab, PCC & KOTA stone will be provided for floor insulation. For strengthening the insulation, chicken wire mesh will be provided with it. Cooling Unit R-22/ R 404A refrigerant will be used for the cooling

unit. Room temperature of 20 C to 60 C will be maintained inside the chamber. The ambient temperature will be 400 C. The total refrigerant capacity will be 30,000 BTU/hr for 10MT capacity cool chamber

Power Supply Electric load will be 5.9 KW for 10 MT. Power supply will be 230 Volt/3Ph/50 HZ. Electrical work shall include main power distribution switch board, feeder switches for cooling units, capacitors, power distribution cables, electric lighting, and earthing of equipment. Stand by Generator: Provision has to be made for stand by Generator set to meet the power requirement during load-shedding/power cuts. The generator shall have out starting device to start it in case of failure of electric supply.

HSAMB already has 14 such facilities, but these are not enough. FPOs need to be proactively pursued for setting up such facilities in each mandi area where fruit and vegetables are traded.

#### **Capital cost:**

The capital cost for installation of 10 MT cool chamber is as follows:

**Table 4. Capital investment**

| <b>Sl. No</b> | <b>Description</b>                             | <b>Specification</b> |
|---------------|------------------------------------------------|----------------------|
| <b>1</b>      | Chamber size                                   | 10 MT                |
| <b>2</b>      | Dimension                                      | 14'x10'x10'          |
| <b>3</b>      | Cost of machinery                              | Rs5,92,000/-         |
| <b>4</b>      | Cost of civil 192 sqft @800/sqft               | Rs 1,53,600/-        |
| <b>5</b>      | Electrification ,Stabilizer                    | Rs 84,000/-          |
| <b>6</b>      | Insurance                                      | Rs15,000/-           |
| <b>7</b>      | Cost of generator, accessories, plastic crates | Rs 4,68,000/-        |
| <b>8</b>      | Contingency                                    | Rs 20,000/-          |
| <b>9</b>      | Tax, Installation                              | Rs 1,67,400/-        |
|               | <b>Total</b>                                   | <b>Rs15,00,000</b>   |

Operating cost: Rs. 3.00 Lakh per annum at full capacity use at 300 days

Revenue per annum: load 10,000 X 0.30 x 300=Rs 9.00 Lakh (**table 5**). There is also potential for 5% annual escalation in revenue.

**Table 5 Projected revenue**

|                              |   |          |          |          |          |          |          |          |          |          |
|------------------------------|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Capacity utilization (%)     | 1 | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9        | 10       |
|                              |   | 200 days | 250 days | 300 days | 300 days | 300 days | 300 days | 300 days | 300 days | 300 days |
| <b>Total Revenue in Lakh</b> | - | 6,00     | 7,50     | 9.00     | 9.00     | 9.00     | 9.00     | 9.00     | 9.00     | 9.00     |

Operation assumed: 300 days a year

Hiring charges: Rs. 0.30/- per Kg. per day

Finding: 30% equity and 70 % loan @ 3 % with 5-year repayment.

**IRR= 49.55**

**Payback period= 3 years 2 months**

**Project is financially viable from the investors point of view.**

**No of units: about 25 units**

**Land required: 0.5 acre**

**Possible locations: 25**

| Type of Asset          | Cool Chambers                                                                                                                                                                                                                                                                                                                                   |                    |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Brief Description      | Chamber size: Size of the chamber will be of 14'-0"x10'-0"x10'-0" for 10 MT capacity cool chambers. The storage racks shall be made of M.S. channels and angles. For Insulation, 60 mm thick PUF panel shall be provided for insulating the cold room walls and ceiling. 80 mm EPS slab, PCC & KOTA stone will be provided for floor insulation |                    |
| Capacity               | 10 Ton                                                                                                                                                                                                                                                                                                                                          |                    |
| Cost per unit of Asset | Rs 15 Lakh                                                                                                                                                                                                                                                                                                                                      |                    |
| Locations              | Number of Asset                                                                                                                                                                                                                                                                                                                                 | Remark (if Any)    |
| Assandh                | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Babain                 | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Bahadurgarh            | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Barwala (H)            | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Barwala(P)             | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Cheeka                 | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Dhand                  | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Fatehabad              | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Ferozpurjhirka         | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |
| Gohana                 | 1                                                                                                                                                                                                                                                                                                                                               | Cold Storage: 10 T |

|                                   |             |                    |
|-----------------------------------|-------------|--------------------|
| Hisar                             | 1           | Cold Storage: 10 T |
| Ismailabad                        | 1           | Cold Storage: 10 T |
| Jundla                            | 1           | Cold Storage: 10 T |
| Kaithal                           | 1           | Cold Storage: 10 T |
| Karnal                            | 1           | Cold Storage: 10 T |
| Ladwa                             | 1           | Cold Storage: 10 T |
| Mohna                             | 1           | Cold Storage: 10 T |
| Nuh                               | 1           | Cold Storage: 10 T |
| Panchkula                         | 1           | Cold Storage: 10 T |
| Pehowa                            | 1           | Cold Storage: 10 T |
| Pipli                             | 1           | Cold Storage: 10 T |
| Rohtak                            | 1           | Cold Storage: 10 T |
| Shahabad                          | 1           | Cold Storage: 10 T |
| Thanesar                          | 1           | Cold Storage: 10 T |
| Uklana                            | 1           | Cold Storage: 10 T |
| Total Number of Assets            | 25          |                    |
| Estimated Total Cost of the Asset | Rs 375 Lakh |                    |

## 4 Step by step – Process Flow Map of Scheme

1. The applicant will register on the online portal after which he/she will receive registration credentials
2. After getting credential, beneficiary can apply for loan through online portal by filling an application form available on the portal.
3. Along with the application **soft copy of DPR** and related documents will be uploaded on the portal by **applicant**
4. This application along with DPR will then be forwarded to the lending institution opted by the applicant for appraisal
5. The lending institute will appraise the project and decide whether to sanction the loan or reject the application based on viability of project
6. Once the loan is sanctioned then funds will be transferred directly to the bank account of the beneficiary
7. After the disbursement of loan to beneficiary by lending institute, interest subvention and credit guarantee fee will be released by GoI to the lending institute and CGTMSE respectively

## **5 Annexures**

### **5.1 Format for Detailed Project Report**

## DPR Template for projects under Agriculture Infrastructure Fund<sup>1</sup>

### 1. Details of the Applicant

| SN    | Particulars                                                                                                                                                                             | Details |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| i.    | Name of the Applicant                                                                                                                                                                   |         |
| ii.   | Constitution Legal Status of Applicant:<br>(i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.) |         |
| iii.  | Registration No .of Applicant/CIN                                                                                                                                                       |         |
| iv.   | GST No. of Applicant                                                                                                                                                                    |         |
| v.    | Date of Establishment/ Incorporation                                                                                                                                                    |         |
| vi.   | Address of the registered office                                                                                                                                                        |         |
| vii.  | PAN No. of Applicant                                                                                                                                                                    |         |
| viii. | Address of the proposed site                                                                                                                                                            |         |
| ix.   | District                                                                                                                                                                                |         |
| x.    | State                                                                                                                                                                                   |         |
| xi.   | PinCode                                                                                                                                                                                 |         |
| xii.  | Whether lead promoter belong to SC/ST/<br>Woman/Minority                                                                                                                                |         |

*\*Details of associates/allied firms, if any may also be provided.*

### 2. Contact details of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members including addresses, telephone, mobile, fax, e-mail, website, PAN etc.

| SN | Name of Applicant/Promoter(s)/ Partner(s)/Director(s)/ Members | Address | Telephone No. | Mobile No. | E-mail Id | Any other details |
|----|----------------------------------------------------------------|---------|---------------|------------|-----------|-------------------|
| 1  |                                                                |         |               |            |           |                   |
| 2  |                                                                |         |               |            |           |                   |

### 3. Details of the Promoter(s)/Partner(s)/Directors(s)/ Members

| S N | Name of Promoter(s)/ Partner(s)/ Director(s)/ Members | Aadhar No. | PAN No. | Academic and technical Qualification | Net Worth | DIN No. | Credit Rating | Date of Share holding | Partner profit sharing ratio |
|-----|-------------------------------------------------------|------------|---------|--------------------------------------|-----------|---------|---------------|-----------------------|------------------------------|
| 1   |                                                       |            |         |                                      |           |         |               |                       |                              |



<sup>1</sup>This template is prepared keeping in mind the essential information required by the leading institutions to process the loan application. Different formats of table/description can be used for preparation of the DPR but all the required information in template should be included in the DPR.

| S<br>N | Name of Promoter(s)/ Partner(s)/ Director(s)/ Members | Aadhaar No. | PAN No. | Academic and technical Qualification | Net Worth | DIN No. | Credit Rating | Date of Share holding | Partner profit sharing ratio |
|--------|-------------------------------------------------------|-------------|---------|--------------------------------------|-----------|---------|---------------|-----------------------|------------------------------|
| 2      |                                                       |             |         |                                      |           |         |               |                       |                              |

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

| S<br>N | Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity | Detail of Experience | Details of Turnover (year-wise) | Supporting Document attached, if any (Yes/No) |
|--------|----------------------------------------------------------------------------|----------------------|---------------------------------|-----------------------------------------------|
| 1      |                                                                            |                      |                                 |                                               |
| 2      |                                                                            |                      |                                 |                                               |

#### 5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/Directors(s)

| SN | Types of Facility | Name of Bank and Branch | Limits | Outstanding as on dd/mm/yyyy | Securities | Rate of interest | Repayment terms | Purpose |
|----|-------------------|-------------------------|--------|------------------------------|------------|------------------|-----------------|---------|
| 1  | Cash Credit       |                         |        |                              |            |                  |                 |         |
| 2  | TermLoan          |                         |        |                              |            |                  |                 |         |
| 3  | Others            |                         |        |                              |            |                  |                 |         |

*\*Information pertaining to credit rating (internal/external) may also be shared along with the aforementioned information*

#### 6. Details of GST Returns submitted, if any or status of registration

#### 7. Project Details

a. Objective of the proposed project:

b. Category of proposed infrastructure as per the Scheme:

| SN | Component              | MarkTick(✓) |
|----|------------------------|-------------|
| 1  | Supplychain            |             |
| 2  | Warehouses             |             |
| 3  | Silos                  |             |
| 4  | Pack Houses            |             |
| 5  | Assaying Unit          |             |
| 6  | Sorting & Grading unit |             |

| SN | Component                                                                                                                                                   | MarkTick(✓) |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 7  | Cold Chain                                                                                                                                                  |             |
| 8  | Logistics facilities                                                                                                                                        |             |
| 9  | Primary Processing Centres                                                                                                                                  |             |
| 10 | Ripening Chambers                                                                                                                                           |             |
| 11 | Organic input production                                                                                                                                    |             |
| 12 | Bio stimulant production unit                                                                                                                               |             |
| 13 | Infrastructure for Smart and precision agriculture                                                                                                          |             |
| 14 | Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.                                              |             |
| 15 | Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest Management projects. |             |
| 16 | Any other (please Specify)                                                                                                                                  |             |

**c. Type of Operating Model (Rental, PPP, captive,Lease,Franchiseetc.) and details**

**8. Land Details:**

| SN | Particulars                                                                         | Details |
|----|-------------------------------------------------------------------------------------|---------|
| 1  | Land Area                                                                           |         |
| 2  | Status of Legal title & Possession                                                  |         |
| 3  | if leased, Period of lease                                                          |         |
| 4  | Coordinates of location                                                             |         |
| 5  | Details of CLU                                                                      |         |
| 6  | Connectivity to roads<br>i. State Highway (in Km.)<br>ii. National Highway (in Km.) |         |
| 7  | Availability of Water                                                               |         |

|          |                       |  |
|----------|-----------------------|--|
| <b>8</b> | Availability of Power |  |
|----------|-----------------------|--|

## 9. Proposed facilities:

### (i) Details of proposed facility

| SN       | Type of facilities proposed to be created | No. of Units | Total Capacity [MT,Ltrs,MT/Hr. where ever, applicable] | No. of Days of operation of each facility in a year |
|----------|-------------------------------------------|--------------|--------------------------------------------------------|-----------------------------------------------------|
| <b>1</b> | Warehouse                                 |              |                                                        |                                                     |
| <b>2</b> | Silos                                     |              |                                                        |                                                     |

| SN        | Type of facilities proposed to be created                                            | No. of Units | Total Capacity [MT,Ltrs,MT/Hr. where ever, applicable] | No. of Days of operation of each facility in a year |
|-----------|--------------------------------------------------------------------------------------|--------------|--------------------------------------------------------|-----------------------------------------------------|
| <b>3</b>  | Pack-house                                                                           |              |                                                        |                                                     |
| <b>4</b>  | C A Store                                                                            |              |                                                        |                                                     |
| <b>5</b>  | Cold store                                                                           |              |                                                        |                                                     |
| <b>6</b>  | Frozen store                                                                         |              |                                                        |                                                     |
| <b>7</b>  | Pre-cooling Chambers                                                                 |              |                                                        |                                                     |
| <b>8</b>  | Assaying, Sorting, Grading, Waxing, Weighing, Packing facility[Modify as per actual] |              |                                                        |                                                     |
| <b>9</b>  | Ripening Chambers                                                                    |              |                                                        |                                                     |
| <b>10</b> | IQF                                                                                  |              |                                                        |                                                     |
| <b>11</b> | Blast Freezing                                                                       |              |                                                        |                                                     |
| <b>12</b> | Refrigerated Vehicles/Reefervans                                                     |              |                                                        |                                                     |
| <b>13</b> | Mobile Pre-coolers                                                                   |              |                                                        |                                                     |
| <b>14</b> | Insulated/ non-insulated distribution vehicle                                        |              |                                                        |                                                     |
| <b>15</b> | Irradiation Facility                                                                 |              |                                                        |                                                     |
| <b>16</b> | Organic input production                                                             |              |                                                        |                                                     |
| <b>17</b> | Bio Stimulant production units                                                       |              |                                                        |                                                     |
| <b>18</b> | Others (Specify)                                                                     |              |                                                        |                                                     |

### (ii) Details of technologies to be used/alternative technologies

### (iii) Flow chart of activity process

**10. Detailed timeline for construction of proposed project and proposed date for commencement of operation**

**11. Proposed Project Financials**

**a. Estimated Project cost details**

| SN | Items                                     | Amount(₹inlakh) |
|----|-------------------------------------------|-----------------|
| 1  | Site Development                          |                 |
| 2  | Civil Works                               |                 |
| 3  | Technical Civil Works/ Errection etc.     |                 |
| 4  | Plant & Machinery (P&M)                   |                 |
| 5  | Fixed cost on power supply connection or/ |                 |
| 6  | Common Utilities like Water/ETP/STP etc.  |                 |
| 7  | Pre-operative Expenses                    |                 |
| 8  | Interest During Construction              |                 |
| 9  | Working Capital                           |                 |

**b. Means offinance**

| SN | Items                                                    | Amount (₹inlakh) | Percentage(%) |
|----|----------------------------------------------------------|------------------|---------------|
| 1  | *Promoter's Equity                                       |                  |               |
| 2  | Capital Subsidy/ Benefit from other Central/State Scheme |                  |               |
| 3  | Loan                                                     |                  |               |
|    | <b>Total</b>                                             |                  |               |

*\*The source of the owned funds and also the capacity of the promoter to support the project in the event of cost escalations due to time overruns should also be mentioned*

**c. Basic Revenue Projections (₹in lakh)**

| SN | Item                                                                  | Year1 | Year2 | Year3 | Year4 | Year5 |
|----|-----------------------------------------------------------------------|-------|-------|-------|-------|-------|
| 1  | Turnover                                                              |       |       |       |       |       |
| 2  | Cost of Operations                                                    |       |       |       |       |       |
| 3  | Gross Profit                                                          |       |       |       |       |       |
| 4  | Earnings Before Interest ,Tax, Depreciation and Amortization (EBITDA) |       |       |       |       |       |
| 5  | Profit before taxation                                                |       |       |       |       |       |
| 6  | Profit after taxation                                                 |       |       |       |       |       |

*\*CMA data to be provided along with projected balance sheet, profit & loss statements, covering entire period of repayment.*

**d. Financial Parameters**

| SN | Particulars                                                           | Details<br>(Ratio/%) | Ref Page No.in<br>DPR* |
|----|-----------------------------------------------------------------------|----------------------|------------------------|
| 1  | Internal Rate of Return (IRR) [(a)With and (b) without grant/subsidy] |                      |                        |
| 2  | Avg. Debt Service Coverage Ratio(DSCR)                                |                      |                        |
| 3  | Break Even Point(BEP)                                                 |                      |                        |
| 4  | Debt-Equity Ratio ( TTL/TNW)                                          |                      |                        |
| 5  | Fixed Assets Coverage Ratio                                           |                      |                        |

**e. Credit Facilities proposed**

(I) Fund Based

(a)Term Loan

(b)Working Capital (Attach Assessment of working capital, if proposed) (II) Non Fund Based

**f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore)****g. Repayment Schedule (Including moratorium period)****h. Details of Statutory/other approvals/ registrations (status)**

**12. Availability of Raw Materials in the Catchment Area - provide details such as Adequate Volume, Wider Mix of Raw Materials, Days of Operation in a Year along with supporting data. Based on this information feasibility/ viability of the project should be justified.**

**13. Details of the catchment area of the project**

| S.N | Location of the Catchment<br>(Primary/Secondary) | Name<br>Village/Dist/APMC | Commodities<br>to be<br>sourced | Quantities<br>to be<br>sourced<br>[MT ]<br>(per<br>annum) |
|-----|--------------------------------------------------|---------------------------|---------------------------------|-----------------------------------------------------------|
| 1   |                                                  |                           |                                 |                                                           |
| 2   |                                                  |                           |                                 |                                                           |

***\*DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).***

**14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players/ retailers for assured cash flows if any.**

**15. Employment Generation projections**

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

**16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter-alia, details of power generation.**

**17. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprint sand increasing operational efficiency:-**

| SN | Name of technology/item | Basic cost<br>(Excluding taxes etc.) | How the technology will help in<br>reducing carbon footprint<br>and/or increase in operational<br>efficiency |
|----|-------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------|
| 1  |                         |                                      |                                                                                                              |
| SN | Name of technology/item | Basic cost<br>(Excluding taxes etc.) | How the technology will help in<br>reducing carbon footprint<br>and/or increase in operational<br>efficiency |
| 2  |                         |                                      |                                                                                                              |

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

I.....Certify that the information/ contents as above furnished by me/ us are true to the best of my /our knowledge and belief and nothing material has been concealed. In case, any information furnished in the application is found false, my/our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

**Date:\_\_\_\_\_Place:\_\_\_\_\_**

**Signature of the Applicant**

## 5.2 Listing of FPO in Haryana

| District     | No. of FPO | Farmer Member | Commodity                                                |
|--------------|------------|---------------|----------------------------------------------------------|
| Ambala       | 15         | 750           | Agriculture & Horticulture                               |
| Bhiwani      | 19         | 160           | Agriculture & Horticulture                               |
| Ch. Dadri    | 10         | 2340          | Horticulture, animal husbandry                           |
| Faridabad    | 6          | 344           | Horticulture                                             |
| Fatehabad    | 23         | 2715          | Horticulture                                             |
| Gurugram     | 10         | 180           | Horticulture                                             |
| Hisar        | 62         | 708           | Aggrculture, horticulture, animal husbandry              |
| Jhajjar      | 34         | 327           | Horticulture & Agriculture                               |
| Jind         | 13         | 2026          | Horticulture                                             |
| Kaithal      | 26         | 211           | Horticulture & Agriculture                               |
| Karnal       | 25         | 489           | Agriculture, Okra & Pea Seed Production and horticulture |
| Kurukshetra  | 15         | 408           | Horticulture                                             |
| Mahendergarh | 18         | 826           | Horticulture & Agriculture                               |
| Mewat        | 33         | 1664          | Horticulture & Agriculture                               |
| Palwal       | 15         | 166           | horticulture, animal husbandry                           |
| Panchkula    | 13         | 180           | Horticulture                                             |
| Panipat      | 29         | 373           | Horticulture & Agriculture                               |
| Rewari       | 19         | 620           | Horticulture & Agriculture                               |
| Rohtak       | 9          |               | Horticulture                                             |
| Sirsa        | 22         | 1619          | dairy, horticulture, agriculture                         |
| Sonipat      | 24         | 891           | dairy, horticulture, agriculture                         |
| Yamunanagar  | 11         | 388           | Horticulture                                             |

### 5.3 Vacant Land Availability In APMCs District Wise

| Sr. No. | District Name      | Principal Yard. | Land Details               |                    |
|---------|--------------------|-----------------|----------------------------|--------------------|
|         |                    |                 | Total Area of Mandi (acre) | Vacant Land (Sqm.) |
| 1       | District Ambala    | Ambala City.    | 62.34                      |                    |
| 2       |                    | Ambala Cantt.   | 33                         | 11894.47           |
| 3       |                    | Barara.         | 40                         | 10722.58           |
| 4       |                    | Naneola.        | 11                         | 1914               |
| 5       |                    | Mullana.        | 32                         | 8028.75            |
| 6       |                    | Naraingarh.     | 19                         |                    |
| 7       |                    | Shahzadpur.     | 19                         |                    |
|         |                    |                 |                            |                    |
| 8       | District Bhiwani   | Bhiwani.        | 109                        |                    |
| 9       |                    | Charkhi Dadri.  | 39                         |                    |
| 10      |                    | Loharu          | 6.625                      |                    |
| 11      |                    | Jui             | 24                         | 8208.75            |
| 12      |                    | Tosham          | 9.11                       |                    |
| 13      |                    | Behal           | 33                         | 12345.64           |
| 14      |                    | Siwani          | 6                          |                    |
|         |                    |                 |                            |                    |
| 15      | District Faridabad | Faridabad       | 13.3                       | 1770.23            |
| 16      |                    | Ballabgarh      | 28                         | 2678.74            |
| 17      |                    | Mohna           | 31.97                      | 2767.57            |
| 18      |                    | Tigaon          | 12.66                      | 9687.12            |
|         |                    |                 |                            |                    |
| 19      | District Palwal    | Palwal          | 16.79                      | 833.78             |
| 20      |                    | Hathin          | 10.8                       | 940.95             |
| 21      |                    | Hodal           |                            |                    |
| 22      |                    | Hassanpur       | 15.02                      | 4249.72            |
|         |                    |                 |                            |                    |
| 23      | District Fatehabad | Fatehabad       | 92                         | 190129.43          |
| 24      |                    | Bhattu Kalan    |                            |                    |
| 25      |                    | Ratia           |                            |                    |
| 26      |                    | Jakhal          |                            |                    |
| 27      |                    | Tohana          | 79                         | 57747.3            |
| 28      |                    | Dharsul         |                            |                    |



|    |                             |                 |        |           |
|----|-----------------------------|-----------------|--------|-----------|
| 29 |                             | Bhuna           |        |           |
| 30 | <b>District Gurgaon</b>     | Gurgaon.        | 25.23  |           |
| 31 |                             | Farrukh Nagar   | 14     |           |
| 32 |                             | Pataudi         |        |           |
| 33 |                             | Sohna           | 13     |           |
| 34 | <b>District Mewat (Nuh)</b> | Punhana         | 19     |           |
| 35 |                             | Nuh             | 34     | 5800      |
| 36 |                             | Tauru           | 33     |           |
| 37 |                             | Ferozepurjhirka | 34     | 28780     |
| 38 | <b>District Hisar</b>       | Hisar           | 46.01  | 35159     |
| 39 |                             | Hansi           | 2.94   |           |
| 40 |                             | Narnaund        |        |           |
| 41 |                             | Bass            | 27.2   | 698.12    |
| 42 |                             | Adampur         |        |           |
| 43 |                             | Uklana          | 67     | 1367.13   |
| 44 |                             | Barwala (H)     | 8.86   | 1277.24   |
| 45 | <b>District Jind</b>        | Jind.           | 58     |           |
| 46 |                             | Julana          | 50     |           |
| 47 |                             | Pillukhera      | 26     |           |
| 48 |                             | Safidon         | 58     |           |
| 49 |                             | Narwana         | 48     |           |
| 50 |                             | Uchana          | 105.56 |           |
| 51 |                             | Alewa           | 14     |           |
| 52 | <b>District Kaithal</b>     | Kaithal         | 89.74  | 104556.99 |
| 53 |                             | Cheeka          | 41.19  | 7774.18   |
| 54 |                             | FatepurPundri   |        | 5332.99   |
| 55 |                             | Pai             |        |           |
| 56 |                             | Dhand           | 19.28  | 35936     |
| 57 |                             | Siwan           | 22.11  | 6346.73   |
| 58 |                             | Kalayatt        |        |           |
| 59 |                             | Rajaund         | 17.32  | 8321.13   |
| 60 | <b>District Karnal</b>      | Karnal          | 166.67 | 68910.07  |

|    |                              |              |        |          |
|----|------------------------------|--------------|--------|----------|
| 61 |                              | Kunjapura    |        |          |
| 62 |                              | Nilokheri    |        |          |
| 63 |                              | Taraori      |        |          |
| 64 |                              | Nighdu       |        |          |
| 65 |                              | Indri        |        |          |
| 66 |                              | Nissing      |        |          |
| 67 |                              | Gharaunda    |        |          |
| 68 |                              | Jundla       | 49.33  | 2723.44  |
| 69 |                              | Assandh      | 16.219 | 3710.98  |
|    |                              |              |        |          |
| 70 | <b>District Jhajjar</b>      | Bahadurgarh  | 14     | 6631.25  |
| 71 |                              | Jhajjar      | 11.92  |          |
| 72 |                              | Beri         | 31     | 29985.6  |
|    |                              |              |        |          |
| 73 | <b>District Kurukshetra</b>  | Thanesar     | 97     | 35495.6  |
| 74 |                              | Pipli        | 31     | 1039.2   |
| 75 |                              | Ismailabad   | 37     | 7690.84  |
| 76 |                              | Shahabad     | 63     | 8644.63  |
| 77 |                              | Pehowa       | 41     | 1703.2   |
| 78 |                              | Ladwa        | 19     | 7651.89  |
| 79 |                              | Babain       | 23     | 1388.04  |
|    |                              |              |        |          |
| 80 | <b>District Mohindergarh</b> | Narnaul      |        |          |
| 81 |                              | Ateli        |        |          |
| 82 |                              | Kanina       |        |          |
| 83 |                              | Mohindergarh |        |          |
|    |                              |              |        |          |
| 84 | <b>District Panipat</b>      | Panipat      |        |          |
| 85 |                              | Bapoli       | 32.83  | 24753.15 |
| 86 |                              | Israna       |        |          |
| 87 |                              | Samalkha     | 69.11  | 166      |
| 88 |                              | Madlauda     | 25     | 13609.57 |
|    |                              |              |        |          |
| 89 | <b>District Panchkula</b>    | Panchkula    | 20     | 334      |
| 90 |                              | Barwala (P)  | 21.92  | 1600     |
| 91 |                              | Raipur Rani  | 17.71  | 11185    |
|    |                              |              |        |          |
| 92 | <b>District Rewari</b>       | Rewari       |        |          |

|     |                             |              |       |         |
|-----|-----------------------------|--------------|-------|---------|
| 93  |                             | Kosli        | 26.69 | 8157.94 |
|     |                             |              |       |         |
| 94  | <b>District Rohtak</b>      | Rohtak       | 93    | 1387.93 |
| 95  |                             | Meham        | 24.74 | 2367    |
| 96  |                             | Sampla       | 19    | 3765.79 |
|     |                             |              |       |         |
| 97  | <b>District Sirsa</b>       | Sirsa        |       |         |
| 98  |                             | Rania        |       |         |
| 99  |                             | Ellenabad    |       |         |
| 100 |                             | Kalanwali    |       |         |
| 101 |                             | Dabawali     |       |         |
| 102 |                             | Ding         | 23    | 11132   |
|     |                             |              |       |         |
| 103 | <b>District Sonipat</b>     | Sonipat      | 55.83 | 7524.9  |
| 104 |                             | Ganaur       | 9.35  |         |
| 105 |                             | Gohana       | 56.7  | 4327.75 |
| 106 |                             | Kharkhoda    | 31.67 | 5542.15 |
|     |                             |              |       |         |
| 107 | <b>District YamunaNagar</b> | Yamuna Nagar |       |         |
| 108 |                             | Chhachhrauli |       |         |
| 109 |                             | Mustafabad   |       |         |
| 110 |                             | Bilaspur     |       |         |
| 111 |                             | Sadhaura     |       |         |
| 112 |                             | Radaur       |       |         |
| 113 |                             | Jagadhari    |       |         |

## 5.4 Important Note:-

1. **Selection Criteria:** Service fee will be the selection criteria for successful bidders. An indicative service fee (upper limit) for each of the assets is provided below. Bidders quoting lowest service fee below the indicative per unit service fee will be selected for that particular assets. A letter of intent (LoI) for setting up of assets will be issued by HSAMB to the successful bidders.

| Assets         | Indicative per unit service fee (Upper limit) |
|----------------|-----------------------------------------------|
| Cool room @10T | Rental Rs.30/- per Quintal per Day            |

2. **Support from HSAMB:** HSAMB will provide land to the successful bidder on lease for 20 years (Or any number as deemed appropriate by Board). Bidder should setup assets within 6 months of issuance of Letter of Intent. Any delay in project setup may result in cancellation of project award. HSAMB may grant extension but not more than additional 6 months based on proper justification provided by bidder for delay.
3. Land allocated to the bidder shall not be used for any other purpose. This may result in cancellation of project.
4. After sanction of loan, an MoU will be signed between the successful agency and the HSAMB with detailed terms/ conditions of the project.

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