



Project Information Memorandum - “Pack Houses to Be Setup at Various Mandis under Agriculture Infrastructure Fund (AIF) Scheme in Haryana”



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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 2020¹
- ✚ 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:

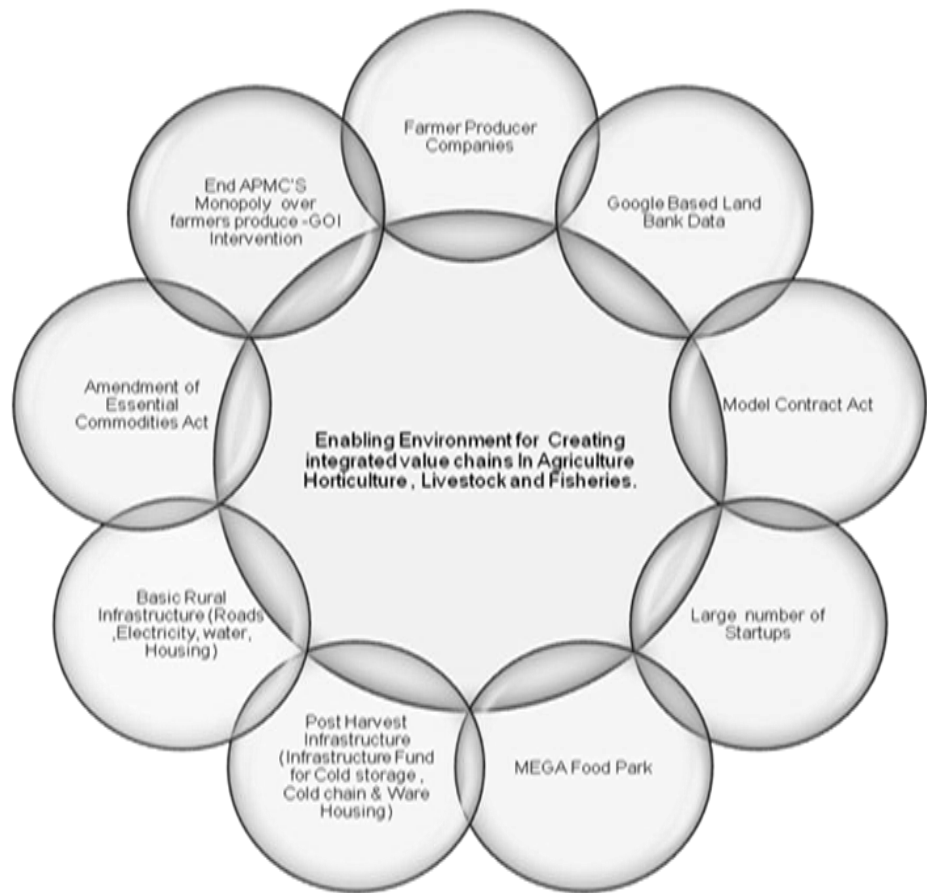
Figure 1-1: Integrated Value Chain

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

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

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

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

Supply chain services including e-marketing platforms	Sorting & grading units
Warehouses	Cold chains
Pack houses	Logistics facilities
Assaying units	Primary processing centers
	Ripening Chambers

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 under AIF Scheme by HSAMB – Pack Houses (STPH)

3.1 The pack House (Low End Technology–Semi Automatic Line- 5 ton per hour capacity)

After harvest, fruits and vegetables need to be prepared for sale. This can be undertaken on the farm or at the level of retail, wholesale or super market chain. Regardless of the destination, preparation for the fresh market comprises of four basic key operations:

1. Removal of unmarketable material,
2. Sorting by maturity and/or size,
3. Grading,
4. Packaging

A pack house allows special operations to be performed. Another advantage (over field preparation) is that products can be prepared continuously for 24 hours regardless of the weather. With its capacity to process large volumes, farmer's associations, cooperatives, or even community organizations can take advantage of these opportunities.

A pack house is organized in such a way that product is prepared in a centralized handling operation. To some extent, this is similar to a factory assembly line, where raw material from the field undergoes a sequence of activities resulting in the final packaged product.

The size and degree of complexity of a packing shed depends on the following factors: crop(s) and volume to be processed, capital to be invested, its objectives such as handling of owner's production or to provide service to others. Packing sheds range from a straw shelter to highly automated facilities. In some cases, storage rooms as well as offices for commercial sales are annexed to packing sheds.

3.1.1....General considerations about design

A pack house needs to be located close to the production area and within easy access to main roads or highways. It also needs to have one entrance to facilitate and control supply and delivery. Moreover, it needs to be large enough for future expansion or additional new facilities.

Pack houses are usually built with cheap materials. However, it is important to create a comfortable environment both for produce and workers. This is because product exposed to unfavorable conditions can lead to rapid deterioration in quality. Also, uncomfortable working conditions for staff can lead to unnecessary rough handling.

A pack house should have adequate room for easy circulation with ramps to facilitate loading and unloading. Doors and spaces should be sufficiently large to allow the use of forklifts. The reception area should be large enough to hold product equivalent to one working day. The main reason for this is to keep the packing house in operation in the event of an interruption in the flow of product from the field (rain, machine breakdown, etc).

Electricity is critical for equipment, refrigeration and particularly lighting. Because pack houses usually work extended hours or even continuously during harvest time, lighting (both, intensity and quality) is critical in identifying defects on inspection tables. Lights should be below eye level to prevent glare and eyestrain (Figure 25). Light intensity should be around 2000-2500 LX for light coloured products but 4000-5000 LX for darker ones. The working area together with the whole building should have lighting. This is in order to avoid the contrasts caused by shaded areas, resulting in temporary blindness when the eyes are raised. Dull colours and non-glossy surfaces are a requirement for equipment, conveyor belts and outfits. In this way, defects are not masked because of the reflection of light. It also helps to reduce eye fatigue.

A good supply of water is important for washing product, trucks, bins and equipment, as well as for dumping. In some cases it may also be necessary for hydro cooling. Provision of an adequate waste water disposal system is as important as a good source.

Administration offices should be located on clean and quiet areas and if possible elevated. This is so that the entire operation is visible. Pack houses should have facilities or laboratories for quality analysis.

3.1.2 ...General considerations about operations

Reception

Reception is one area where delays frequently occur and the product should be protected from the sun as much as possible. Product is normally weighed or counted before entering the plant and in some cases samples for quality analysis are taken.

Preparation for the fresh market starts with dumping onto pack house feeding lines. Dumping may be dry or in water. In both cases, it is important to have drop decelerators to minimize injury as well as control the flow of product. Water dipping through washing helps to remove most dirt from the field. For thorough cleaning, more washings and brushing are required. Water rinsing allows produce to maintain cleanliness and be free of soil, pesticides, plant debris and rotting parts.

Removal of rejects

After dumping, the first operation that usually follows is the removal of unmarketable material. This is because handling of plant material that cannot be sold is costly. This is performed prior to sizing and grading. Primary selection is one of the four basic operations for market preparation carried out in the field. This step involves the removal of over mature, too small, severely damaged, deformed

or rotting units. Culls as well as other plant parts from cutting, peeling, trimming, bruised and spoiled fruits can be used for animal feeding.

Sizing

Sizing is another basic operation undertaken in a pack house and can be carried out before or after sorting by colour. Both operations should always be carried out before grading. This is because it is easier to identify units with defects on a uniform product, either in terms of size or colour.

There are two basic systems - according to weight or dimensions (diameter, length or both). Spherical or almost spherical products like grape fruits, oranges, onions, and others, are probably the easiest to sort by size. Several mechanisms are available from mesh screens to diverging belts or rollers with increased spaces between them. Sizing can also be performed manually using rings of known diameter. Sorting by weight is carried out in many crops with weight sensitive trays. These automatically move fruit onto another belt aggregating all units of the same mass.

Grading

Amongst the four basic operations, this is probably the most important. It consists of sorting product in grades or categories of quality. Two main systems exist: static and dynamic. Static systems are common in tender and/or high value crops. Here the product is placed on an inspection table where sorters remove units which do not meet the requirements for the grade or quality category. The dynamic system is probably much more common. Here product moves along a belt in front of the sorters who remove units with defects. Main flow is the highest quality grade. Often second and third grade quality units are removed and placed onto other belts. It is much more efficient in terms of volume sorted per unit of time.

Rejects mainly on aesthetic grounds provide a second or even third quality grade. These can be marketed in less demanding outlets or used as raw material for processing.

3.1.3 ...Packaging

The main purpose of packaging is to ensure that the product is inside a container along with packing materials to prevent movement and to cushion the produce (plastic or molded pulp trays, inserts, cushioning pads etc.) and for protection (plastic films, waxed liners etc. A well-designed package needs to be adapted to the conditions or specific treatments required to be undertaken on the product. For example, if hydro cooling or ice-cooling need to be undertaken, it needs to be able to tolerate wetting without losing strength; if product has a high respiratory rate, the packaging should have sufficiently large openings to allow good gas exchange; if produce dehydrates easily, the packaging should provide a good barrier against water loss etc. Semi-permeable materials make it possible for special atmospheres inside packages to be generated. This assists in maintaining produce freshness. There are three types of packaging:

-  Consumer units or pre-packaging
-  Transport packaging
-  Unit load packaging or pallets.

Transport or packaging for marketing usually consists of fiberboard or wooden boxes weighing from 5 to 20 Kg or bags can be even heavier. They need to satisfy the following requirements: be easy to handle, stackable by one person; have the appropriate dimensions so that they fit into transport vehicles and materials should be constructed with biodegradable, non-contaminating and recyclable materials. Packaging intended for repeated use should be: easy to clean and dismantle so that it is possible to significantly reduce volume on the return trip; ability to withstand the weight and handling conditions they were designed for, and meet the weight specifications or count without overfilling.

In these types of packages, it is common to use packaging materials which serve as dividers and immobilize the fruit. For example, vertical inserts can be used. They also assist in reinforcing the strength of the container, particularly when large or heavy units such as melons or watermelons are packed. Trays also have the same objective but they separate produce in layers. They are common in apples, peaches, plums, nectarines, etc. Plastic foam nets are used for the individual protection of large fruits like watermelons, mango, papayas, etc. It is also possible to use paper or wood wool, papers or other loose-fill materials.

Finally, pallets have become the main unit load of packaging at both domestic and international level. Their dimensions correspond to those of maritime containers, trucks, forklifts, storage facilities, etc. There is a trend towards standardization of sizes. This is because of the wide variety of shapes and sizes of packaging for fruits and vegetables. The main purpose of standardization is to maximize utilization of the pallet's surface based on the standard size 120 x 100 cm. The ISO (International Standards Organization) module (norm ISO 3394) sets 60 and 40 cm as basic horizontal dimensions divided in subunits of 40 x 30 cm and 30 x 20 cm.

3.1.4 ...Capital cost

Table 4. capital investment

Civil Cost	15.00
Plant & Machinery	18.00
Utility & Support	5.00
Mis. Fixed Assets	8.00
contingency	4.00
Total Capex	5.00
Total cost	55 Lakh

Total Operating Cost

Table 5. Operating cost

Capacity utilization (%)	1	2	3	4	5	6	7	8	9	10
	0%	40%	60%	80%	90%	90%	90%	90%	90%	90%
Total Operating cost	-	14.75	23.12	32.38	38.13	40.00	41.75	43.87	45.87	48.37

Revenue

Table 6. Projected revenue

Capacity utilization (%)	1	2	3	4	5	6	7	8	9	10
	0%	40%	60%	80%	90%	90%	90%	90%	90%	90%
Total Revenue	-	25.61	39.39	53.82	62.01	63.57	65.13	66.82	68.38	70.2

There is also potential for 5% annual escalation in revenue.

- ✚ **Funding: 20% equity, 70 % loan @ 3% repayable in 5 years.**
- ✚ **IRR: 30.48**
- ✚ **Payback period: 4yrs 3months**
- ✚ **Project is financially viable from the point of view of investors.**
- ✚ **Number of units possible**
- ✚ **Land area required: 0.75 acre**
- ✚ **Possible locations: 15**

Type of Asset	Pack house	
Brief Description	Semi-automatic pack house infrastructure with the carry out of the following functions basic key operations: 1. Removal of unmarketable material, 2. Sorting by maturity and/or size, 3. Grading, 4. Packaging	
Capacity	5 Ton per hour	
Cost per unit of Asset	Rs 55 Lakh	
Locations	Number of Asset	Remarks (if Any)
Assandh	1	5 ton per hour
Babain	1	5 ton per hour
Barwala (H)	1	5 ton per hour
Cheeka	1	5 ton per hour
Faridabad	1	5 ton per hour
Fatehabad	1	5 ton per hour
Ismailabad	1	5 ton per hour
Karnal	1	5 ton per hour
Mullana	1	5 ton per hour
Pehowa	1	5 ton per hour
Pipli	1	5 ton per hour
Samalkha	1	5 ton per hour
Sampla	1	5 ton per hour
Shahabad	1	5 ton per hour
Thanesar	1	5 ton per hour
Total Number of Assets	15	
Estimated Total Cost of the Asset	Rs 825 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 disbursal 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 Fund¹

1. Details of the Applicant

SN	Particulars	Details
i.	Name of the Applicant	
ii.	Constitution Legal Status of Applicant: (i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.)	
iii.	Registration No .of Applicant/CIN	
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/ 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									

¹This 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 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 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	Term Loan							
3	Others							

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

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

7. Project Details

a. Objective of the proposed project:

b. Category of proposed infrastructure as per the Scheme:

SN	Component	MarkTick(✓)
1	Supply chain	
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, Franchise etc.) 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 i. State Highway (in Km.) ii. National Highway (in Km.)	
7	Availability of Water	

8	Availability of Power	
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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
1	Warehouse			
2	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
3	Pack-house			
4	C A Store			
5	Cold store			
6	Frozen store			
7	Pre-cooling Chambers			
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility[Modify as per actual]			
9	Ripening Chambers			
10	IQF			
11	Blast Freezing			
12	Refrigerated Vehicles/Reefervans			
13	Mobile Pre-coolers			
14	Insulated/ non-insulated distribution vehicle			
15	Irradiation Facility			
16	Organic input production			
17	Bio Stimulant production units			
18	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 of finance

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

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

c. Basic Revenue Projections (₹inlakh)

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

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

d. Financial Parameters

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

e. Credit Facilities proposed

(I) Fund Based

(a)Term Loan

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

f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore)**g. Repayment Schedule (Including moratorium period)****h. Details of Statutory/other approvals/ registrations (status)****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 (Primary/Secondary)	Name Village/Dist/APMC	Commodities to be sourced	Quantities to be sourced [MT] (per annum)
1				
2				

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

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 (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operational efficiency
1			
SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operational efficiency
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	District Gurgaon	Gurgaon.	25.23	
31		Farrukh Nagar	14	
32		Pataudi		
33		Sohna	13	
34	District Mewat (Nuh)	Punhana	19	
35		Nuh	34	5800
36		Tauru	33	
37		Ferozepurjhirka	34	28780
38	District Hisar	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	District Jind	Jind.	58	
46		Julana	50	
47		Pillukhera	26	
48		Safidon	58	
49		Narwana	48	
50		Uchana	105.56	
51		Alewa	14	
52	District Kaithal	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	District Karnal	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	District Jhajjar	Bahadurgarh	14	6631.25
71		Jhajjar	11.92	
72		Beri	31	29985.6
73	District Kurukshetra	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	District Mohindergarh	Narnaul		
81		Ateli		
82		Kanina		
83		Mohindergarh		
84	District Panipat	Panipat		
85		Bapoli	32.83	24753.15
86		Israna		
87		Samalkha	69.11	166
88		Madlauda	25	13609.57
89	District Panchkula	Panchkula	20	334
90		Barwala (P)	21.92	1600
91		Raipur Rani	17.71	11185
92	District Rewari	Rewari		

93		Kosli	26.69	8157.94
94	District Rohtak	Rohtak	93	1387.93
95		Meham	24.74	2367
96		Sampla	19	3765.79
97	District Sirsa	Sirsa		
98		Rania		
99		Ellenabad		
100		Kalanwali		
101		Dabawali		
102		Ding	23	11132
103	District Sonipat	Sonipat	55.83	7524.9
104		Ganaur	9.35	
105		Gohana	56.7	4327.75
106		Kharkhoda	31.67	5542.15
107	District YamunaNagar	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)
Pack house @5TPH	Charges Rs. 100/- per bag of 50 kg

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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