

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**RAJYA SABHA**  
**UNSTARRED QUESTION No. 1283**  
TO BE ANSWERED ON THE 02/08/2024

**IMPLEMENTATION OF AIF**

**1283. Dr. BHAGWAT KARAD:**  
**SHRI BRIJ LAL:**  
**SHRI BABURAM NISHAD:**  
**SHRI SANT BALBIR SINGH:**

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the objectives of the Central Sector Scheme (CSS) of financing facility under the Agriculture Infrastructure Fund (AIF);
- (b) the status of the Scheme as on date;
- (c) the manner in which the farmers in the State of Punjab are being facilitated under the said Scheme; and
- (d) the benefits delivered in the Marathwada Region of Maharashtra?

**ANSWER**

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAM NATH THAKUR)

(a) & (b): In order to enhance the income of farmers, it is not only essential to enhance production and productivity of farm produce but also minimize the post-harvest losses and ensure better realization of prices for farmers through creation of modern post-harvest management infrastructure. With an objective to address the existing gaps in post-harvest management infrastructure in the country, the flagship scheme of Agriculture Infrastructure Fund (AIF) was launched in 2020-21 to strengthen the infrastructure in the country through creation of farm gate storage and logistics infrastructure to enable farmers to store and preserve their farm produce properly and sell them in the market at better price with reduced post-harvest losses and lesser number of intermediaries. Improved post-harvest management infrastructure like warehouses, Cold stores, sorting and grading units, ripening chambers etc will allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers. Further, AIF scheme aims to benefit all stakeholders in the agricultural ecosystem by contributing in the holistic development of the Agriculture sector. Under AIF, provision for Rs. 1 Lakh crore loan has been made through lending institutions with the a interest rate cap of 9% on loans. The scheme is operational from 2020-21 to 2032-33.

All loans under this financing facility have interest subvention of 3% per annum up to a loan limit of ₹2 crores. This interest subvention is available for a maximum period of 7 years. In case of loans beyond ₹2 crores, interest subvention is limited up to ₹2 crores. Credit guarantee coverage is also available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹2 crores. The fee for this coverage is borne by the Government.

Eligible beneficiaries under scheme include Farmers, Agri-entrepreneurs, Start-ups, Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Central/State agency or Local Body sponsored Public Private Partnership Projects, State Agencies, Agricultural Produce Market Committees (APMC), National & State Federations of Cooperatives, Federations of FPOs and Federations of Self Help Groups (SHGs). The details of eligible projects under AIF are given in **Annexure- A**.

As on 26.07.2024, Rs. 46,080 Crores have been sanctioned for 72,222 projects under AIF. These sanctioned projects have mobilized an investment of Rs. 76,305 crores in agriculture sector. Major projects sanctioned under AIF include 17,899 custom hiring centers, 15,643 primary processing units, 13,469 warehouses, 3,021 sorting & grading units, 1,852 cold store projects, and 20,338 other kinds of post-harvest management projects and community farming assets. Year wise progress under AIF is shown in **Annexure- B**.

(c): For the State of Punjab, as on 26th July 2024, loans worth Rs. 3,735 Crores have been sanctioned by Banks and other lending institutions for 15,866 projects under AIF including 11,189 projects set up by farmers with the loan amount Rs.1334 Crs. The total project cost for these sanctioned projects in the State of Punjab is Rs. 6,053 crores.

Further details about district wise, beneficiary wise and activities wise projects sanctioned in the State is under AIF are given in **Annexure- C**.

(d): For the State of Maharashtra, as on 26th July 2024, loans worth Rs. 4.979 Crores have been sanctioned by Banks and other lending institutions for 8,145 projects under AIF including 3,005 projects set up in Marathwada Region of Maharashtra with the loan amount Rs.1145 Crs. The total project cost for these sanctioned projects in Marathwada Region of Maharashtra is Rs. 2,047 Crores.

Further details about district wise, beneficiary wise and activities wise projects sanctioned in Marathwada Region of Maharashtra under AIF are given in **Annexure- D**.

**Eligible Projects under AIF: -**

1. Following projects are eligible for all beneficiaries including private entities as well as groups such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies.

**A. Post-Harvest Management Projects**

• Supply chain services including e-marketing platform
• Warehouse & Silos
• Cold Stores and Cold Chain
• Packaging Units
• Assaying Units
• Sorting and grading units
• Logistic Facilities- Reefer Van & Insulated vehicles
• Ripening Chambers
• Farm residue/waste management infrastructures
• Primary Processing activities

**B. Community Farming Assets**

• Organic inputs production – Vermicomposting etc.
• Compressed Biogas (CBG) Plant
• Bio stimulant production units
• Infrastructure for smart and precision agriculture
• Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc.
• Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.
• Nursery
• Tissue culture
• Seed Processing
• Custom Hiring Centre –farm machinery/ implements (minimum 4 in quantity)

<ul style="list-style-type: none"> <li>• Farm/Harvest Automation (combine harvester, sugarcane harvester, boom sprayers etc.)</li> </ul>
<ul style="list-style-type: none"> <li>• Standalone solar pumping system (PM-KUSUM component B)</li> </ul>
<ul style="list-style-type: none"> <li>• Solarization of grid connected agri-pump under (PM-KUSUM component C)</li> </ul>
<ul style="list-style-type: none"> <li>• Integrated Spirulina production &amp; processing units</li> </ul>
<ul style="list-style-type: none"> <li>• Sericulture processing unit</li> </ul>
<ul style="list-style-type: none"> <li>• Honey processing</li> </ul>
<ul style="list-style-type: none"> <li>• Plant quarantine units</li> </ul>
<ul style="list-style-type: none"> <li>• Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.</li> </ul>
<ul style="list-style-type: none"> <li>• Projects promoted by Central/State/Local Governments or their agencies under PPP</li> </ul>
<ul style="list-style-type: none"> <li>• for building community farming assets or post-harvest management projects</li> </ul>

2. Following projects are eligible for only groups such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies as they qualify as community farming assets:-

<ul style="list-style-type: none"> <li>• Hydroponic Farming</li> </ul>
<ul style="list-style-type: none"> <li>• Mushroom farming</li> </ul>
<ul style="list-style-type: none"> <li>• Vertical farming</li> </ul>
<ul style="list-style-type: none"> <li>• Aeroponic farming</li> </ul>
<ul style="list-style-type: none"> <li>• Poly house/ Greenhouse</li> </ul>
<ul style="list-style-type: none"> <li>• Logistics facilities (including non-refrigerated/insulated vehicles)</li> </ul>
<ul style="list-style-type: none"> <li>• Tractors</li> </ul>

**Note 1: Solarization of any of the eligible infrastructure can also be financed under AIF.**

**Note 2: Digital Connectivity and optic fibre infrastructure shall be eligible investment as part of development of the aforementioned eligible projects.**

**Annexure-B****Year wise progress under AIF****(Loan Amount in Crore)**

Year	Sanctioned No.	Total project cost	Sanctioned loan Amount
2020-21	5,682	4,691	3,838
2021-22	5,785	9,613	5,749
2022-23	15,973	24,181	13,031
2023-24	33,915	28,782	17,399
2024-25*	10,867	9,038	6,063
Total	72,222	76,305	46,080

\*till 26th July 2024

**1. District wise sanctioned projects under AIF in Punjab State.**

(Amount in Rs Crores)

SN	Districts	Sanctioned No.	Sanctioned Loan Amt.
1	Patiala	1546	439.34
2	Ludhiana	1610	438.04
3	Sangrur	1561	421.91
4	Bathinda	1786	290.19
5	Ferozepur	800	279.45
6	Jalandhar	478	221.19
7	Sri Muktsar Sahib	1286	201.92
8	Mansa	781	175.98
9	Fazilka	1830	172.26
10	Moga	733	169.99
11	Faridkot	573	140.14
12	Kapurthala	251	109.55
13	Fatehgarh Sahib	435	105.84
14	Tarn Taran	221	97.13
15	Amritsar	206	92.37
16	Barnala	484	92.02
17	Gurdaspur	257	61.47
18	Hoshiarpur	146	56.97
19	Malerkotla	311	53.75
20	S.A.S Nagar	175	45.22
21	Shahid Bhagat Singh Nagar	130	36.34
22	Rupnagar	214	27.84
23	Pathankot	52	6.30
	<b>Grand Total</b>	<b>15866</b>	<b>3735</b>

\*Information is based on the applications received on AIF portal.

**2. Beneficiary wise sanctioned projects under AIF in Punjab State.**

(Amount in Rs Crores)

SN	Beneficiary type	Sanctioned No.	Sanctioned Loan Amt.
1	Agri-Entrepreneur	4,436	2,277.8
2	Farmer	11,189	1,334.11
3	Startup	119	106.91
4	Primary Agricultural Credit Society	102	9.7
5	Farmer Producers Organization	12	5.43
6	Others	8	1.26
	<b>Grand Total</b>	<b>15866</b>	<b>3735</b>

\*Information is based on the applications received on AIF portal.

### 3. Activity wise sanctioned projects under AIF in Punjab State

(Amount in Rs Crores)

SN	Activities	Sanctioned No.	Sanctioned Loan Amt.
1	Custom Hiring Centre	8085	929.91
2	Primary processing Center	1456	856.40
3	Cold Stores and Cold Chain	177	358.21
4	Sorting & Grading Unit	514	312.83
5	Warehouse	108	130.19
6	Silos	4	76.16
7	Infrastructure for smart and precision agriculture	325	36.91
8	Others	5197	1034.62
	<b>Grand Total</b>	<b>15866</b>	<b>3735</b>

*\*Information is based on the applications received on AIF portal.*

**1. District wise sanctioned projects under AIF in Marathwada.**

(Amount in Rs Crore)

SN	District	Sanctioned No.	Sanctioned loan Amt.
1	Chhatrapati Sambhajinagar	1890	313.93
2	Latur	237	283.23
3	Beed	117	173.21
4	Nanded	101	107.26
5	Dharashiv	101	89.41
6	Hingoli	52	65.91
7	Jalna	452	63.50
8	Parbhani	55	48.42
	<b>Grand Total</b>	<b>3005</b>	<b>1145</b>

\*Information is based on the applications received on AIF portal.

**2. Beneficiary wise sanctioned projects under AIF in Marathwada.**

(Amount in Rs Crore)

SN	Beneficiary type	Sanctioned No.	Sanctioned loan Amt.
1	Agri-Entrepreneur	672	773.80
2	Farmer	2,123	244.49
3	Farmer Producers Organization	150	95.68
4	Startup	23	12.8
5	Primary Agricultural Credit Society	25	7.60
6	Multipurpose Cooperative Society	7	7.50
7	State Agencies	1	2.00
8	Self Help Group	4	0.96
	<b>Grand Total</b>	<b>3005</b>	<b>1145</b>

\*Information is based on the applications received on AIF portal.

**3. Activity wise sanctioned projects under AIF in Marathwada.**

(Amount in Rs Crore)

SN	Activities	Sanctioned No.	Sanctioned Amt.
1	Warehouse	477	437.96
2	Primary processing Center	2101	281.69
3	Sorting & Grading Unit	73	79.37
4	Cold Stores and Cold Chain	18	58.10
5	Custom Hiring Centre	76	45.10
6	Others	260	242.63
	<b>Grand Total</b>	<b>3005</b>	<b>1145</b>

\*Information is based on the applications received on AIF portal.

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