

AATMANIRBHAR BHARAT SCHEMES 2022

Brief features of Atma Nirbhar Bharat Abhiyan Schemes

Parameters	Agri Infrastructure Fund (AIF) Scheme	Animal Husbandry Infrastructure Development Fund (AHIDF) Scheme	Prime Minister Formalization of Micro food Processing Enterprises (PMFME) Scheme
Implementing Ministry	Department of Agriculture, Cooperation and Farmers Welfare (DAC & FW) under Ministry of Agriculture, Cooperation and Farmers Welfare	Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying	Ministry of Food Processing Industries (MoFPI)
Implementation Period	From 2020-21 to 2029-30. However, the loan disbursement period will be between 2020-21 and 2023-24	From 2020-21 to 2022-23	FY 2020-21 TO FY 2024-25
Portal	http://www.agriinfra.dac.gov.in/	https://www.udyamimitra.in/page/AHIDF	http://pmfme.mofpi.gov.in/
Target Group	PACS, Marketing Coop Societies, FPOs, SHGs, JLGs, Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups and Central /State Agency or local Body sponsored PPP Projects	FPO, Private companies, Individual entrepreneurs, Sec 8 Companies (i.e. registered as a Non Profit Organization) and Micro, Small and Medium Enterprises (MSME)	Existing Micro Food Processing entrepreneur, FPOs / SHGs/ Cooperatives, New units in the case of ODOP(One District One Product) products.
Objective	To enhance post-harvest management infrastructure	To enhance milk processing / meat processing capacity besides making available quality concentrated animals feed.	To provide financial, technical and business support for upgradation of existing food processing entrepreneurs, FPOs, SHGs and Cooperative, Capacity building and to adopt One District One Product(ODOP) approach
Purpose	To establish Cold stores, Warehousing, Silos, Assaying /Grading, Packing units, ripening chambers /waxing plants, Seed Processing & Packaging, Cashew Processing, Tissue culture units etc.	To establish new and strengthening of existing Dairy processing and Meat processing including Animal Feed Manufacturing units.	To support existing micro food processing units / new units in the case of ODOP products towards working capital and capital investment
Loan Quantum	No Min. or Maximum loan ceilings. However Cap of Rs. 2 crore for interest subvention benefit	No Min. or Maximum loan loan ceilings	No Min. or Maximum loan ceilings
Margin	Min.10%	10-25%	10-25%
Repayment	Max. 10 years including moratorium	Max. 10 years including moratorium of two years (max)	Max. 10 years including moratorium of two years (max)
Rate of Interest	Up to Rs 2 Cr: 6M MCLR+100 bps subject to a max. of 9% p.a, Above Rs.2 Cr. Card rate	EBLR (External Benchmark Lending Rate) + 200 bps	Up to Rs 2 Cr : EBLR+200 bps. Above Rs.2 Cr : CRA based pricing
Interest Subvention	3% p.a for loan upto Rs.2 Cr for a period of 7 years	Loan limit is not stipulated by Govt- 3% p.a for all eligible entities (Up to 90% of loan of the total project cost and up to 8 years of repayment period)	2% under the interest Subvention Scheme for incremental credit to MSMEs
Capital Subsidy	NIL	NIL	35% of project cost, maximum Rs. 10 lakh per Unit.
Credit Guarantee	Up to Rs 2 Cr (Applicable only for 7 years from the date of first disbursement of loan) The fee for this coverage will be paid by the Government	For MSMEs – 25% of loan limit without ceiling by NABARD	Credit Guarantee under CGTMSE for collateral free loan upto Rs.2Cr
Mode of reimbursement	After the disbursal of loan to beneficiary by lending institution, interest subvention and credit guarantee fee will be released by GOI to the lending institution and NABARD (for AHIDF)CGTMSE (AIF) respectively		No mention
TAT	60 days	Not prescribed	Not prescribed

Note: Above information are for academic purpose only, beneficiaries are requested kindly refer updated information on respective government portal and rely upon relevant GR issued by Authority.