



CONSULTANCY BY



GIGIS INDIA STARTUP SERVICES

National Agriculture Infra Financing Facility - NAIFF





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Introduction

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level.

The Hon'ble Finance Minister announced on 15.May,2020, 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure.



Eligibility Criteria

- 1 **START-UPS**
- 2 **AGRI-ENTREPRENEURS**
- 3 **FARMERS**
- 4 **FARMER PRODUCERS ORGANIZATION**
- 5 **CENTRAL SPONSORED PUBLIC-PRIVATE PARTNERSHIP PROJECT**

Incorporation: Individual/Proprietorship/Partnership/Private Limited
Vintage: Not Compulsory
CIBIL Score: 680+



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Eligible Projects for all beneficiaries

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

Eligible Projects for building community farming assets

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

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



Margin Money

For Loan upto 2 crores: 10% of the project cost has to be borne by the Borrower.

For Loan above 2 crores: 25% of the project cost has to be borne by the Borrower.



Rate of Interest

The rate of interest will be set 9% by the Bank with a **3% Interest Subvention for 7 years** from the date of approval. Interest subvention is a subsidy provided on interest rates.

Effective R.O.I. would be 6%

Moratorium Period

Moratorium Period till project setup and another 6-8 month appx. after commercial operation date of project. (Will also depend upon the project size)



Processing Fees by Bank



1.2% + GST of the total Sanctioned Amount in case Credit Rating is above or equal to 5.
1.4% + GST of the total Sanctioned Amount if Credit Rating is Below 5.

CGTMSE Fees by Bank (upto 2 Cr.)

1.2 % + GST of the total Sanctioned Amount and CAN be waived off.

Collateral and Security

It is a collateral free loan facility, only Primary Mortgage will be asked.





Document Checklist

- Passport size photographs of the promoter/partners/director
- KYC Documents – PAN card and Aadhaar card
- Business Office: Electricity Bill, Certificate of Incorporation/Registration
- **In case of Company** : Article of Association
- **In case of Partnership** : Certificate of Registration of Firm with Registrar of Firm
- **In case of MSMEs** : Udyog Aadhar Copy
- Income Tax Return for last three years, **if available.** Audited Balance Sheet of last 3 Years, **if available.** GST Certificate, **if applicable.**
- Copy of Bank Statement for last one year, **if available Detailed Project Report**



Benefits

1. **Effective Rate of Interest 6% (3% Interest Subvention)**
2. **Collateral Free Loan Facility (Primary Mortgage is compulsory)**
3. **Loan facility covered undered CGTMSE**
4. **CGTMSE Fee of 1.2%+GST to be waived off (on approval)**
5. **Processing Fee- 1.2%-1.4% +GST instead of 2-2.5% +GST**
6. **Additional CC Facility to the borrower (on approval)**

Process

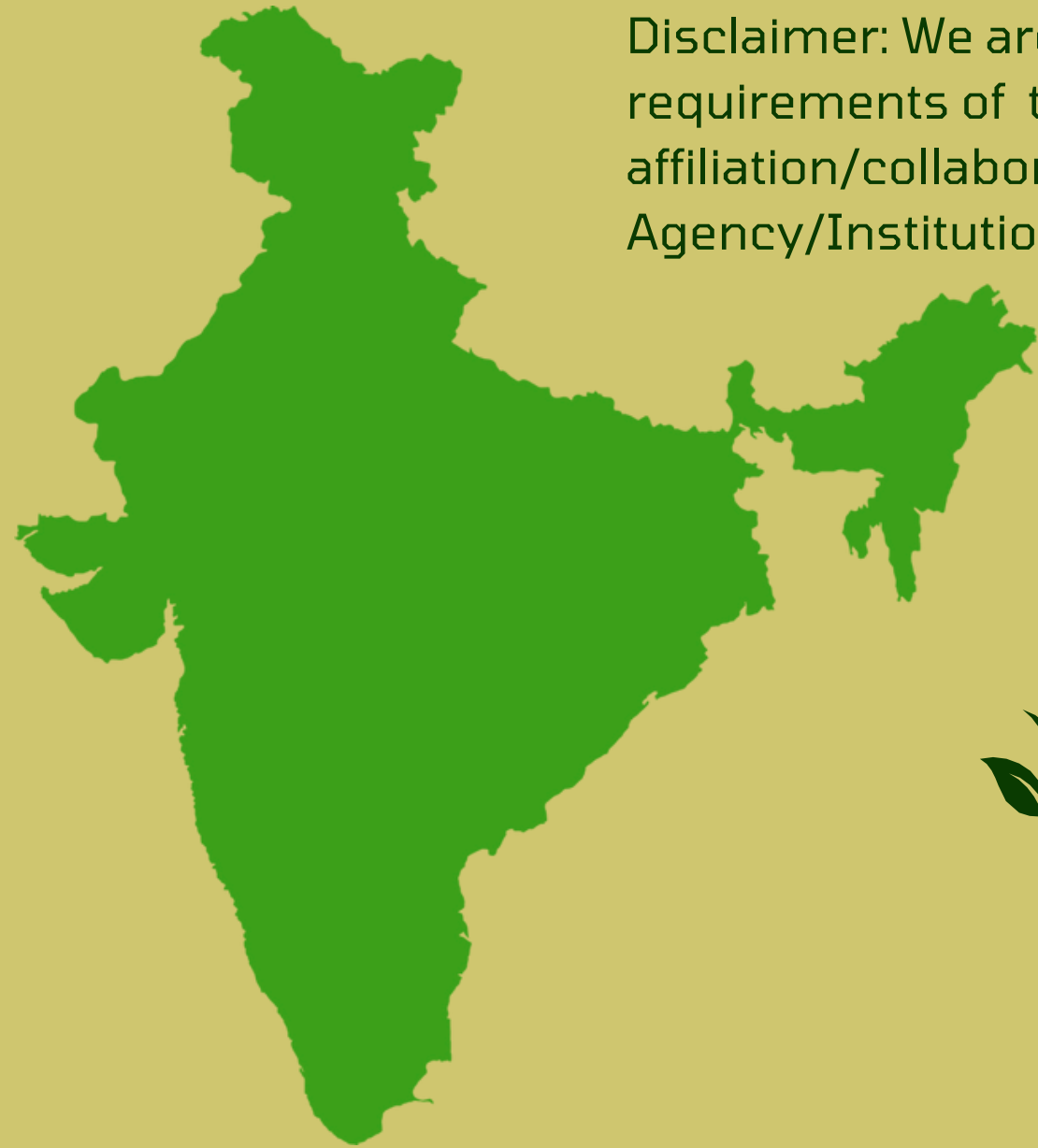
7. **CIBIL Check**
8. **Detailed Project Report (DPR) creation**
9. **DPR Check**
10. **After approval from lending institutions; we will sign a consultancy agreement with the client.**
11. **50% advance of the total fees decided.**
12. **Remaining 50% of the total fees on the sanction letter approval.**



Scope of Work - GIGIS INDIA Startup Services

GIGIS INDIA Startup - a leading startup consultancy, offers strategic planning, market research, branding, and marketing services to startups and businesses, guiding them towards sustainable growth and success.

- 1. Document/Data Collection and Compilation**
- 2. NAIFF Application Assistance**
- 3. Detailed Project Report (DPR) Creation**
- 4. Documentation Support**
- 5. Coordination with Lending Institutions**
- 6. Coordination with Valuers and other Vendors, as applicable**
- 7. Guidance and Support**



Disclaimer: We are a Start-up consultant in India and professionals in Start-up consultation and understand the requirements of today's enterprises. We are merely a consultancy service-providing company and not in any affiliation/collaboration with any Government/Non-Government Agency/Institutions/Organization/Department.



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