

National Agriculture Infra Financing Facility

–NAIFF



CONSULTANCY BY

EGNIOL

Eligibility Criteria

01

START-UPS

02

AGRI-ENTREPRENEURS

03

FARMERS

04

FARMER PRODUCERS ORGANIZATION

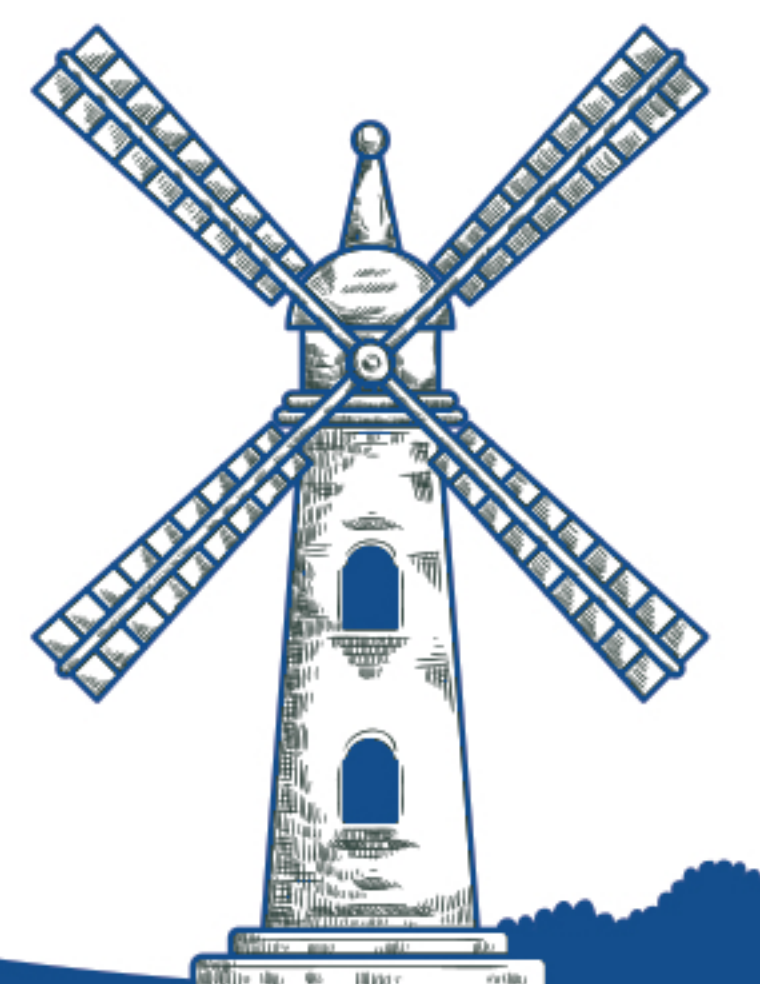
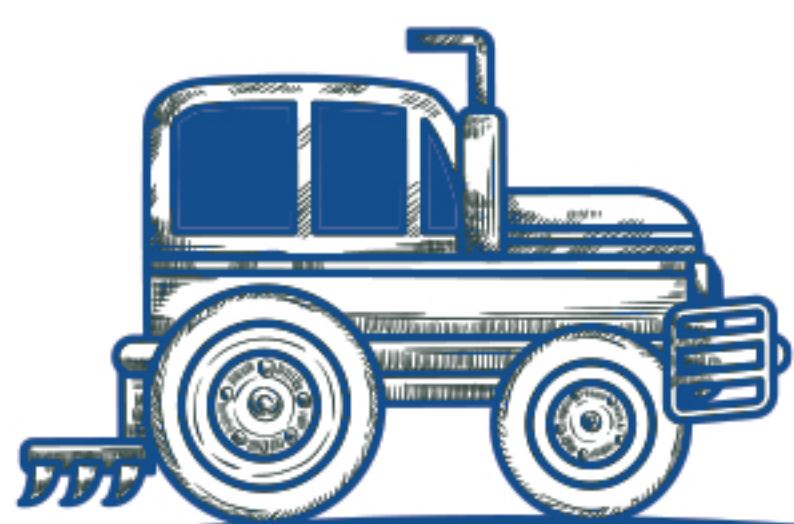
05

**CENTRAL SPONSORED PUBLIC-PRIVATE
PARTNERSHIP PROJECT**

Incorporation:

Individual/Proprietorship/Partnership/
Private Limited Vintage: Not Compulsory

CIBIL Score: 680+



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 Cooperatives, FPOS federations, Federations of SHGs, National and State Level Agencies etc. are eligible for following activities:

- 01. Hydroponic Farming**
- 02. Mushroom farming**
- 03. Vertical farming**
- 04. Aeroponic farming**
- 05. Poly house/ Greenhouse**
- 06. 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

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

Process

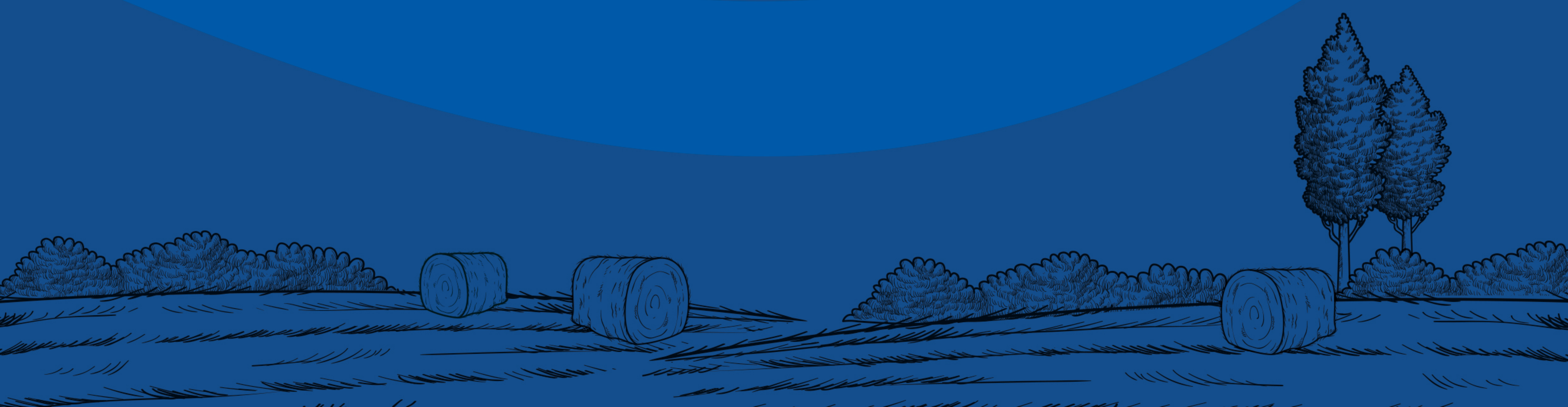
01. CIBIL Check
02. Detailed Project Report (DPR) creation
03. DPR Check
04. After approval from lending institutions; we will sign a consultancy agreement with the client.
05. 50% advance of the total fees decided.
06. Remaining 50% of the total fees on the sanction letter approval.



Scope of Work – EGNIOL

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

01. Detailed Project Report (DPR) Creation
02. Document/Data Collection and Compilation
03. NAIFF Application Assistance
04. Documentation Support
05. Coordination with Lending Institutions
06. Coordination with Valuers and other Vendors, as applicable
07. Guidance and Support



EGNIOL

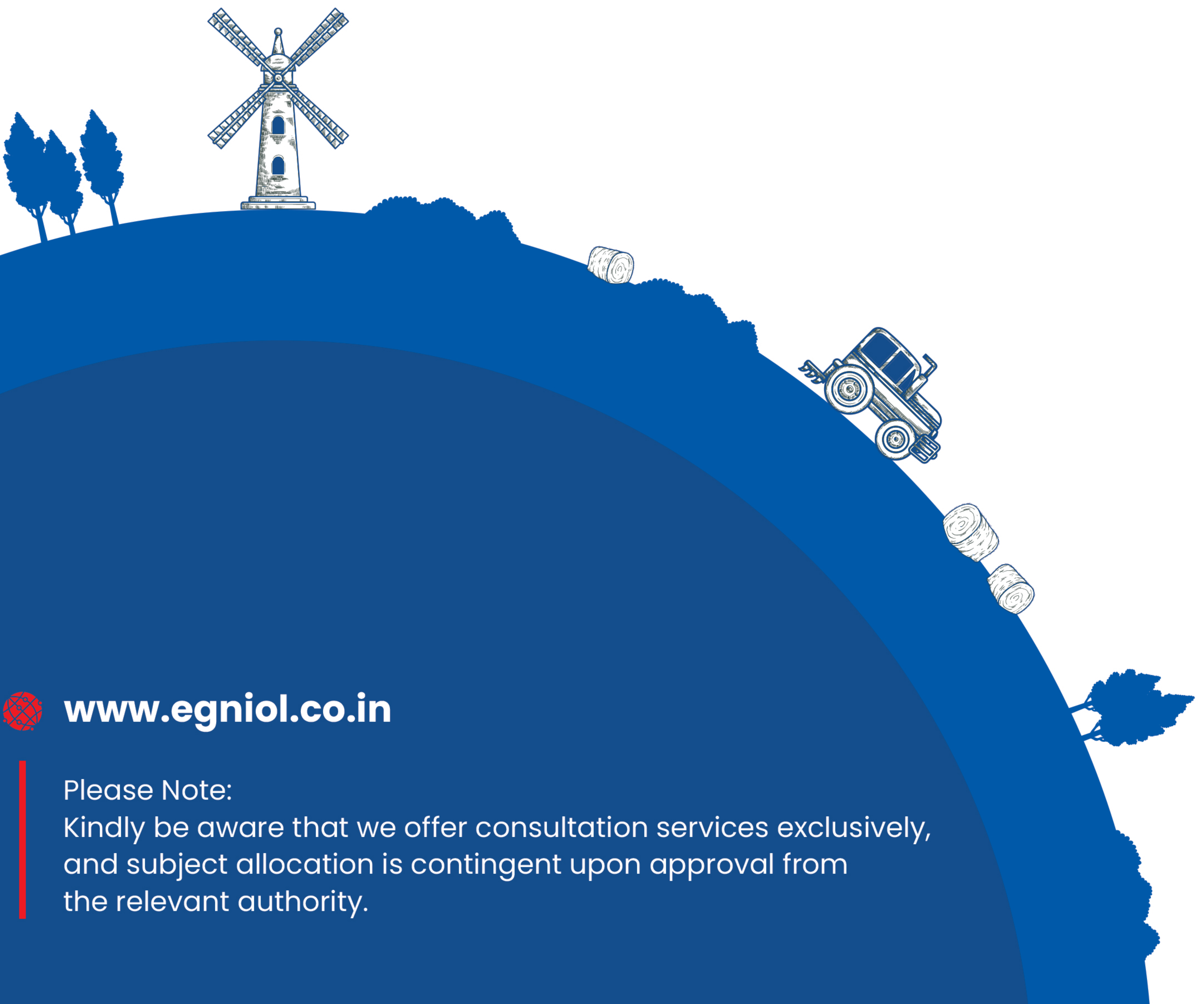


Call us for consultation

1800-571-7000



info@egniol.co.in



www.egniol.co.in

Please Note:

Kindly be aware that we offer consultation services exclusively, and subject allocation is contingent upon approval from the relevant authority.