

**CENTRAL SECTOR SCHEME FOR CONSTRUCTION/EXPANSION/MODERNIZATION OF COLD  
STORAGES AND STORAGES FOR HORTICULTURE PRODUCE**

- **PURPOSE:** For Construction/ Expansion/ Modernisation of Cold Storages and Storages for Horticulture Produce so as to minimise post-harvest losses being suffered by farmers particularly small and marginal farmers.
- **ELIGIBILITY:** A natural person, a group of individuals or a legal person (Partnership Firm, a Trust , Cooperative Society, a Society registered under Registration of Society Act, a Company, Self — help group, Farmer Producer Organization, Cooperatives, Agricultural Produce Marketing Committees, Marketing Boards/Committees, Municipal Corporations/ Committees, Agro-Industries Corporations may apply for assistance.
- **EXTENT OF LOAN:** Need Based
- **NATURE OF FACILITY:** Term Loan
- **MARGIN:** Min-25%
- **SUBSIDY:**
  - a. Subsidy Providing agency: National Horticulture Board (NHB)
  - b. The subsidy will be available @ 35% of the cost of project in, general Areas and 50% in case of North East, Hilly States for subsidy on the pattern HMNEH States and scheduled areas for capacity above 5000MT. In case of N.E. region, projects having capacity above 1000 MT are eligible.
  - c. However, the subsidy will be available in case of Item — Technology induction and modernization of Cold-Chain for capacity above 5000 MT
  - d. Eligible subsidy amount to be capped at par with term loan sanctioned by Bank.
  - e. In principal Approval (IPA) is mandatory w.e.f. 01.04.2017 for availing financial assistance under credit linked back-ended subsidy schemes of NHB. It is mandatory to submit online application in prescribed format. Self certified copy of the online application along with necessary documents to be sent to the Head Office of NHB within 30 days from date of submission of online application.

**NOTE:** Credit component as means of finance of the project must be term loan linked with AADHAR from banking or Non Banking Financial Institutions. For credit linked projects, eligibility subsidy amount will be capped at par with term loan sanctioned by the lending banks/ FI.

- **REPAYMENT:** Repayment period will depend upon the cash flow and will be max. upto 9 years including a grace period of 2 years.