वार्षिक कृषि और ग्रामीण विकास बैंक

नेशनल बैंक फॉर अग्रेस्चूल और राष्ट्रीय विकास

पुनर्निर्देशन

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मुख्य कार्यकारी अधिकारी/ प्रबंध निदेशक/ अधिकारी

अनुसूचित वाणिज्य बैंक, क्रेडिट ग्रामीण बैंक, छोटे वित्त बैंक और राज्य सहकारी बैंक

और नाबार्ड के सहयोग के सहायक कंपनियों

CEOs/MDs/Chairman of SCBs, RRBs, SFBs and StCBs

and Subsidiaries of NABARD

प्रिय महोदय

Dear Sir,

सृष्टि खाद्य प्रसंस्करण उद्यमों के प्रबंधन के लिए विशेष पुनर्निर्देश योजना

Special Refinance Scheme for promoting Micro Food Processing Enterprises

कई कृषि-पदार्थों के उत्पादन में भारत का स्थान अग्रणी है। वैश्विक उत्पाद में भारत का बड़ा हिस्सा होने के कारण, खाद्य प्रसंस्करण के मामले में, वर्तमान में अपने कृषि उत्पाद का 10% से भी कम हिस्सा है। जांच, विभिन्न संस्थाओं में महंतों की बढ़ती हिस्सेदारी और उपभोक्ताओं दर में वृद्धि से इस क्षेत्र की प्रवृद्धि दर में वृद्धि हुई है। खाद्य प्रसंस्करण संगठन और असंगठित क्षेत्रों में बंटी है लेकिन पापड़, नूडल, अचार, फल रस (केकी), सॉस आदि जैसी पर्याप्त गतिविधियों पर असंगठित क्षेत्र की मजबूत पूर्विक है। देश में असंगठित खाद्य प्रसंस्करण क्षेत्र में 25 लाख खाद्य प्रसंस्करण क्रेडिट है जिसमें खाद्य प्रसंस्करण क्षेत्र में 74% रोजगार (इनमें से एक हिस्सा महंतों की हिस्सेदारी है) और 27% मूल्य संवृत्त की हिस्सेदारी है। इनकी ताल्मब्र आधुनिक खाद्य प्रसंस्करण में 66% इकाइयों ग्रामीण क्षेत्र में हैं और इनमें से 80% परिवार आधिकारिक उद्यम हैं। तथापि, इस क्षेत्र में उद्यमों को संस्थागत ऋण की अनुपालनक आधुनिक प्रौद्योगिकी का अभाव और खाद्य-आपूर्ति शृंखला के साथ तत्काल का अभाव जैसी अनेक चुनौतियां शामिल हैं। ग्रामीण क्षेत्रों में सृष्टि खाद्य उत्पाद

India is ranked first in production of several agri-commodities. Despite producing a sizeable global production, India currently processes less than 10% of its agri output. Changing consumption patterns due to urbanization, changes in the gender composition of work force, and growing consumption rates have contributed to the increase in the growth rate of the sector. Food processing is almost uniformly divided between unorganized and organized sectors but unorganized sector has a strong foothold in traditional activities such as papad, noodles, pickles, squashed, sauces etc. The unorganized food processing sector in the country comprising nearly 25 lakh food processing enterprises contribute to 74% of employment (a third of which are women) and 27% of the value addition in the food

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processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises. However, the sector faces a number of challenges including the inability of the entrepreneurs to access credit, lack of access to modern technology and inability to integrate with the food supply chain. Investments in micro food processing activities in rural areas and deepening of institutional credit facility are expected to address these challenges.

Considering the above issues, NABARD has conceived a Special Refinance Scheme to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched “PM Scheme for Formalisation of Micro food processing Enterprises (PM FME)” under Atmanirbhar Bharat Abhiyan by MoFPI, GoI under which about Rs.25,000 crore investment is expected in the sector.

Under the Special Refinance Scheme, NABARD has decided to extend concessional long term refinance to all eligible banks/FIs at 4% to enable banks to accelerate capital formation in micro-food processing enterprises. The refinance will
be sanctioned under Automatic Refinance Facility (ARF) which shall enable banks to obtain financial accommodation from NABARD, without going through the detailed pre-sanction procedure formalities. However, the banks have to maintain separate database for lending to micro-food processing activities. The detailed operational guidelines are furnished in the Annexure.

We request you to widely publicise the scheme in your bank and take advantage of concessional refinance. We advise you to be in touch with our Regional Offices for further guidance and information on the subject.

भवदीय Yours faithfully
एल आर रामचंद्र
(एल आर रामचंद्र)
मुख्य महाप्रबंधक
अनुवर्तक : 2 पृष्ठ
ANNEXURE

Special Refinance Scheme for promoting Micro Food Processing Enterprises

Operational Guidelines

1. **Objective**

The main objectives of the proposed special scheme is to provide sustainable economic activities and employment opportunities in rural areas with focus on women entrepreneurs and Aspirational districts, promote agri-value chain for enhanced income to farmers, strengthen local supply chain through creating appropriate linkages, encourage banks to extend financial support at concessional rate to beneficiaries and enhance credit flow for small food processing units in rural areas.

2. **Sanction of Refinance**

The refinance will be sanctioned under Automatic Refinance Facility (ARF) which enables banks to obtain financial accommodation from NABARD, without going through the detailed procedure of pre-sanction formalities. However, banks have to maintain separate database for claiming refinance against lending for such activities and also share success stories to NABARD.

3. **Eligible activities**

- Sookh chadda processing in fruits, vegetables, pickling, plating and juice, akhaar, krish and sise, aata chakki (flour milt), baking, noudlu, shahad, chhipa teyari karna, masalaa ki piswaai aadhi jaisa
The scope of micro food processing may cover a wide range of post-harvest processing activities/ value addition in primary produce such as cleaning, grading, waxing, packing, pulp & juices, pickles, squashes and sauces, flour milling, baking, noodles, honey, chips making, spices grinding, etc. The loan amount for setting up of micro processing unit would range from Rs. 1 lakh to a maximum of Rs.25 lakh for being eligible under the scheme. The agricultural produce considered for processing may include:

- Fruits, vegetables, mushrooms, plantation crops and other horticulture crops
- Milk and milk products
- Poultry and meat, fish and other aquatic & marine products and apiculture
- Cereals, pulses, jaggery units, oilseeds, etc.
- Herbs, medicinal and aromatic plants, minor forest produce, spices, condiments, etc.

4. **Eligible Beneficiaries**

The scheme will cover all the eligible beneficiaries across all states viz. individuals, FPOs, SHGs, JLGs, farmers' collectives, proprietorship firms, partnership firms, companies etc. interested in setting up of small food processing units.

5. **Eligible financial institutions**

Eligible institutions shall be all Commercial Banks, SFBs, RRBs, Cooperative Banks and subsidiaries of NABARD under the scheme.

6. **Margin**

As per credit underwriting standards of individual banks and in accordance with RBI guidelines in this regard.
7. **Interest rate**

The scheme envisages that the benefits of concessional refinance is passed on to the ultimate beneficiaries. Keeping this in view, the interest rate on this Special Refinance Scheme is fixed at @4% per annum and the ultimate lending rate to be charged by banks/FIs should not be more than six months MCLR + 1% or EBLR + 2.5% whichever is lower. NABARD reserves the right to change the interest rate from time to time.

8. **Repayment**

The refinance shall be repaid within a maximum period of 5 years.

9. **Monitoring and Review**

For effective implementation of the scheme, monitoring will be done in the fora like SLBC/ DCC /BLBC. Close monitoring shall be done by geo-tagging and geo-fencing of long term economic activities financed by banks through NAB Parikshan Mobile App of NABARD.

10. **Other Terms and Conditions**

All other terms and conditions as applicable to schematic refinance shall remain unchanged.