# **OPERATIONAL GUIDELINES**



राष्ट्रीय बागवानी बोर्ड NATIONAL HORTICULTURE BOARD

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**Managing Director** 

#### National Horticulture Board

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#### राष्ट्रीय बागवानी बोर्ड

कृषि मंत्रालय, भारत सरकार 85, इन्स्टीट्यूशनल एरिया सैक्टर-18, गुड़गांव-122015

#### National Horticulture Board

Ministry of Agriculture, Govt. of India 85, Institutional Area, Sector-18, Gurgaon-122015

#### FOREWORD

India's horticulture production currently nearing 150 million tonnes a year, has not only brought prosperity to small and marginal farmers but also provided food and nutritional security to the Nation. Ranked as the second largest producer of Fruits & Vegetables in the world, horticulture in India has today emerged as an important sector for diversification in agriculture. NHB's contribution in this has been multidimensional: supporting the farmer and the entrepreneur to face challenges of globalised markets with improved production, post harvest management and value addition. Committed to the 'Golden revolution', NHB has formulated broad based, entrepreneur driven schemes to facilitate integrated development of the horticulture sector.

Since its inception, NHB has taken up various programmes/schemes. The 7th Plan marked the beginning of this endeavour with thrust on post-harvest management, which was changed to integrated projects on production, post-harvest management and marketing during the 8th Plan. The present compendium of Schemes is a set of interventions, to achieve high quality commercial production, create post-harvest infrastructure and cold-chain facilities through back-ended capital investment subsidy. It is expected that these schemes will lead to increased productivity with emphasis on quality which in turn will encourage entrepreneurship in every aspect of horticulture including exports.

The Changes made in the schemes from time to time have been incorporated in this Updated Version for the benefit of the farmers and entrepreneurs.

(Alok Kumar Jain)
Managing Director

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#### National Horticulture Board

National Horticulture Board (NHB) was set up by the Government of India in 1984 as an autonomous society under the Societies Registration Act 1860 with a mandate to promote integrated development of horticulture, to help in coordinating, stimulating and sustaining the production and processing of fruits and vegetables and to establish a sound infrastructure in the field of production, processing and marketing with a focus on post-harvest management and cold chain to reduce losses.

#### 1. Objectives of NHB

The broad objectives are to:

- Develop high quality horticultural farms in identified belts and make such areas vibrant with horticultural activity which in turn will act as hubs for developing commercial horticulture,
- Develop post-harvest management infrastructure,
- Strengthen Market Information System and horticulture database,
- Assist R&D programmes to develop products suited for specific varieties with improved methods and horticulture technology,
- Provide training and education to farmers and processing industry personnel for improving agronomic practices and new technologies,
- Promote consumption of fruits/vegetables in fresh and processed form, etc.

#### 2. Organisational Structure

#### A) Board of Directors

An apex body known as Board of Directors supervises the Management of National Horticulture Board, which is headed by Union Agriculture Minister as its President and Union



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Minister of State for Agriculture as its Vice-president. The other Members of the Board are as under:-

- Secretary, Deptt. of Agriculture & Co-operation (DAC), Ministry of Agriculture, Government of India (Ex-Officio);
- ii) Director General, Indian Council of Agricultural Research, (Ex-Officio);
- iii) Horticulture Commissioner, Deptt. of Agriculture & Cooperation (Ex-Officio);
- iv) Advisor (Agriculture), Planning Commission (Ex-Officio);
- v) Financial Advisor, Deptt. of Agriculture & Co-operation (Ex-Officio);
- vi) Chairman, Agricultural & Processed Food Products Export Development Authority (APEDA) Ex-officio);
- vii) Managing Director, National Horticulture Board (Ex-Officio);
- viii) Eight Representatives of Horticulture Industry representing the interests of Co-operative Societies, Leading Horticulturists and leading exporters of horticulture produce. (To be nominated by Central Govt.);
- xi) A representative each of Department of Food Processing Industry, Ministry of Shipping & Transport, Ministry of Railways, Ministry of Civil Aviation & Tourism or any other Ministry who may be invited specially with the consent of the President. (Ex-Officio);

#### B) Managing Committee

The Managing Committee is headed by the Union Secretary (Agriculture & Co-operation) as its Chairman. It has been assigned the role of general superintendence, direction and control over the affairs and functions of the Board. The Composition of the Managing Committee is as under:-

- i) Secretary (Agriculture & Co-Operation) Chairman
- ii) Addl. Secretary/Special Secretary Member Incharge of Horticulture, DAC



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111)	Advisor (Agriculture) Planning Commission or his representative.	Member
iv)	Financial Advisor, DAC	Member
v)	Chairman, Agricultural & Processed Food Products Export Development Authority	Member
vi)	Horticulture Commissioner, DAC	Member
vii)	General Manager, NABARD	Member
viii)	Managing Director National Horticulture Board	Member Secretary

#### C) Principal Executive

The Managing Director is the Principal Executive of NHB.

#### 3. Horticulture Scenario

Horticulture includes fruits, vegetables, root and tuber crops, mushroom, honey, floriculture, medicinal and aromatic plants and nuts etc. The sector has established its importance in improving land use, promoting crop diversification, generating employment and above all providing nutritional security to the people besides supplementing their income.

India has made a fairly good progress on the horticulture scenario of the World with a total annual production of fruits and vegetables touching over 131.6 million tonnes during 2001-02, which was only 77 million tonnes during 1987-88. The major crops in case of fruits are mango, banana, citrus, apple, pineapple and in case of vegetables, potato, onion tomato and other seasonal vegetables. Approximately, 60% of the horticultural crops are consumed by the local population or marketed in the nearby markets and only 40% of the produce is channelised in the regulated markets for the consumption of the urban population in the big cities. In India, 541 million population is dependent on agriculture and small & marginal farmers hold more than 80% of the operational holdings.



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The total operational holdings under agriculture are 165.5 million hectare, whereas area under horticulture is only 15.7 million hectare (about 9%). Out of the total Agri Exports, fruits, vegetables, flowers and processed products contributes about only 5.59%. It has been estimated that post harvest losses of horticulture produce are very substantial which need urgent attention. Coupled with this, intermediaries in the chain linking the farmer with consumer for marketing of his produce get more than 65% share out of the price paid by the consumer. The actual price realised by a small farmer, therefore, is only about 30-35%. Though the country is the 2nd largest producer of horticulture produce in the world, our per capita consumption of fruits & vegetables with over one billion population is quite low. Indian consumption of plant nutrients is also much lower than most of the advanced countries and Indian farm yields, for most of the fruits & vegetables, are below the international average.

During the 7th and 8th five year Plans, couple of schemes were implemented by the National Horticulture Board. However, the benefit/impact of these Schemes was seen only in few states/ sectors. Therefore, an urgency was felt to formulate new strategies with the back up of attractive schemes which would give boost to each and every segments of horticulture industry, all over the country. In view of the above, National Horticulture Board formulated a set of new schemes during 9th plan period which are broad-based and entrepreneur driven. The Government of India, Department of Agriculture and Cooperation have approved these schemes which are as under:-

 Capital Investment Subsidy Scheme for Construction/ Expansion/modernisation of cold Storages and Storages for Horticulture Produce.

(Approved vide letter No. 12-18/98-Hort dated 13.12.1999)



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- 2. Development of commercial horticulture through production and post-harvest management
- 3. Technology development and transfer for promotion of horticulture
- 4. Market information service for horticultural crops
- 5. Horticulture Promotion Service
- 6. Strengthening Capabilities of NHB

(Approved vide letter No. 12-14/98-Hort dated 15.5.2000)

The salient features of these schemes, their components, pattern of assistance and eligible organisations are given in <u>Annexure-10</u>. The detailed Guidelines of the schemes are also contained in this Compendium.

## PERATIONAL GUIDELINES

# 1. Development of Commercial Horticulture through Production and Post-Harvest Management

- Capital Investment Subsidy for 2. Construction/Modernization/ Expansion of Cold Storage and Storages for Horticulture Produce.
- Development 3. Technology and Promotion Transfer for of Horticulture.
- Market Information Service for Horticulture Crops.
- Horticulture Promotion Services 5.
- 6. Strengthening Capability of NHB



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#### DEVELOPMENT OF COMMERCIAL HORTICULTURE THROUGH PRODUCTION AND POST-HARVEST MANAGEMENT

#### 1. Objectives

- To develop high quality horticultural farms in identified belts and make such areas vibrant with horticultural activity which in turn will act as hubs for developing commercial horticulture by adopting high-tech horticulture techniques;
- To develop post-harvest management infrastructure;
- To improve linkages between horticulture producers and marketers;
- To create integrated network for marketing of horticulture produce;
- To increase producer's share in consumer price;
- To encourage networking of schemes for resource mobilisation with all other related agencies/organizations; both of Govt. of India and the respective States/UT's Govts., Financial Institutions and private agencies engaged in the field of horticulture promotion in the country (also refer Scheme 3 "Technology Development and Transfer", items 5&6)

#### 2. Eligible Projects

Projects with any of the following broad criteria pertaining to high quality commercial production of horticulture produce, shall be eligible for financial assistance from NHB as backended capital investment subsidy:-

- high density plantations, which include adoption of appropriate plant density/canopy management, quality planting material, support and management system with appropriate inputs;
- micro-propagation (Tissue Culture), for mass production of true-to type, in possible shortest time, disease-free;

PROGRAMMES/SCHEMES OF NHB





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- Hi-tech cultivation under controlled climatic conditions i.e. in Poly houses, Green houses, net-houses, etc.;
- Rainfed Production through efficient water management techniques, mulching for soil moisture conservation, use of barriers in soil to reduce percolation, irrigation by drip, sprinklers, fertilization, and water harvesting structures etc.
- Nursery management for quality seed/plant production of vegetables, flowers, ornamentals, fruits etc.;
- · Hybrid seed production;
- Organic farming;
- Hydroponics for year -round quality production;
- Use of plastics in horticulture;
- Bio-technology;
- · Genetically Modified Organisms (GMOs);

Projects based on further scientific advancements in various related fields will also be eligible for finance.

In addition, projects falling under the following other broad categories shall also be eligible to avail the capital investment subsidy of NHB:-

- Development of infrastructure for production, post-harvest handling, processing and marketing;
- Development of markets and introduction of new primary processing of products;
- Development of horticulture ancillary industry for improved packaging, equipments, plastics, corrugated boxes, horticulture machinery/tools, etc.

#### 3. Components

#### A) Production related

- High quality commercial horticulture crops-
- Indigenous crops/ produce, herbs
- Aromatic Plants

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- Seed & Nursery
- Bio-technology, Tissue culture
- Bio-pesticides
- Organic Foods
- Establishment of Horti. Health clinics/laboratory
- Consultancy services
- Beekeeping

#### B) PHM/Primary Processing related

- Grading/packing/washing/waxing/sorting/drying centres
- Pre-cooling unit/Cool Stores
- Reefer Van/Containers (with multi-chamber, multi-product facility)
- Specialised Transport Vehicle
- Retail outlets
- Auction platform
- Ripening/curing chamber
- Market yards/rope ways
- Radiation unit/Dehydration Unit/Vapour Heat Treatment Unit
- Primary processing of products fermentation, extraction, distillation, juice vending pulping, dressing cutting, chopping etc.
- Horticulture ancillary industry e.g. tools, equipment, plastics, packaging, etc.
- Plastic Crates, Cartons, Baskets, Aseptic Packaging & Nets (50% Subsidy). The subsidy @ 50% as per prescribed norms shall be available for crates and nets (shed and anti-hail only). However, assistance in case of CFB Cartons and Aseptic Packaging shall be available on merit for launching a new product during its first year and for introduction of such products in a given horticulture area, as a one time assistance.



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#### 4. Priority Areas

- Export Oriented Units/Projects
- · Projects from cooperative sector
- · Projects in North Eastern Region, Hilly and Tribal areas
- Introduction of new processes, products or markets including new technology/equipment
- Project involving women entrepreneurs and ex-serviceman (Projects in areas other than the above priority areas, shall also be considered on merit)

#### 5. Pattern of Assistance

- Back-ended capital investment subsidy @ not exceeding 20% of the total project cost with a maximum limit of Rs. 25 lakh per project shall be provided under the scheme to those projects which are found technically and financially viable. However, for the North-Eastern/Tribal/Hilly Areas, maximum limit of subsidy would be Rs 30.00 lakh per project.
- Subsidy would be sanctioned and released under the scheme somewhat on the pattern of cold storage scheme which is as under:-
  - > Through participating banks/Fls
  - > Through NCDC in the case of cooperative sector
- The Financial Institutions/Banks shall include NABARD, IDBI, SIDBI, ICICI, State Financial Corporations, State Industrial Development Corporations, NBFCs, NEDFI, National SC-ST/minorities/ Backward-Classes Financial and Development Corporations other designated loaning institutions of the States/UTs. Commercial/Cooperative Banks, etc.
- Cost of Land will not exceed 10% of the project cost, if purchased.
- Concerned banks/State Financial Institutions/NCDC may adhere to their own appraisal norms while sanctioning



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projects under the scheme. The appraisal note submitted to NHB for sanction/claim of subsidy should invariably be the same which formed the basis for sanction of term loan.

6. Submission of proposals for Letter of Intent (LOI) and Release of subsidy

#### A. Submission of Proposal for Letter of Intent (LOI)

- The entrepreneur/farmer/eligible applicant will make an application to NHB on a prescribed format about his intent to set up a unit/Project. A copy of application for seeking letter of Intent (LOI) from the Board is enclosed at Annexure 1(Ai).
- On receipt of applications by NHB's Centres/H.O. for (LOI), the proposals will be considered at NHB, H.Q./Centres as the case may be.
- Applications with project cost upto Rs. 10.00 lakhs may be sent directly to respective state office of NHB and applications with cost above 10.00 lakh may be sent to NHB, H.Q.
- NHB will examine the application as per prescribed procedure and guidelines of the scheme and, if found primafacie eligible, NHB will issue a Letter of Intent (LOI) to the applicant.
- The LOI will be valid for one year from its date of issue.
   The promoter should accordingly approach to the bank/FI of his choice immediately after obtaining the LOI from NHB and get his term loan sanctioned by Bank/FI within a period of one year from the date of issuance of LOI
- The project should be implemented within a period of two years from the date of sanction of loan. The payment of back-ended subsidy will be made after project has been successfully completed according to the terms and conditions of the loan/or as per the approved feasibility cum project report, as the case may be.
- The percentage of term loan should be at least 25% of the project cost where the project cost is upto Rs. 30.00 lakh



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- and in case of proposal above Rs. 30.00 lakh, the term loan should be at least 40% of the project cost.
- It is clarified that the projects will not be considered by NHB under this scheme where cultivation of seasonal/short duration horticulture crops is envisaged in open field.
- Cultivation of organic Vegetables is allowed to be covered under the scheme even if it is grown in the open field provided the beneficiary has obtained a valid certification. Further, production of floriculture where planting cost is very high and suitable for cultivation in open field such as gladiolus and tuberose are considered under NHB scheme.
- Mere issuance of the LOI wouldn't guarantee the grant of subsidy to the beneficiary unless the proposal is implemented in accordance with the information given in the profile and within overall guidelines of the scheme.
- NHB will not entertain any cost escalation over and above the expenditure shown in the LOI/fact sheet/Bank appraisal note. Additional cost, if any, will have to be borne by the promoter/ entrepreneur.
- While deciding the subsidy, the Board will consider lowest cost out of appraisal note/actual or as verified by the inspection team. NHB will, however, have the right to restrict expenditure on any component/project to the limit as considered justified.
- The project will not be eligible to receive subsidy under NHB scheme in case benefits of subsidy/grant-in-aid for the same from another agency of the central Government has been is availed except NHB. However, subsidy assistance of the State Govt. may be availed claimed by the promoter receiving/claiming subsidy under NHB scheme.

#### B. Submission of proposals for release of subsidy

After completion of the project for which LOI is issued by the Board, the Bank/FI will furnish a brief profile/fact sheet of the project alongwith a copy of sanction letter, appraisal note, statement of release of term loan and proof of land records to NHB Headquarters at Gurgaon with a copy to



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Assistant Director/Centre Incharge of NHB posted in the respective State. The information to be indicated in the brief profile/fact sheet is given here below:

- i) Name, address and location of the project/beneficiary;
- ii) Promoter's profile;
- iii) Name of the associate bank(s)/FIs;
- iv) Nature/main activities under the projects;
- v) Item-wise Financial projections and expenditure incurred (as per appraisal note) and actual;
- vi) Means of finance including NHB subsidy/other assistance (subsidy) from any other organisation (as per appraisal note) and actual;
- vii) Brief coverage on technical feasibility and financial viability;
- viii) Any other information relevant to the project;
- 7. Procedure for sanction of project and release of subsidy by NHB
- Upon completion of the project, the concerned Bank/FI/ NCDC would inform NHB that the project has been completed within the over all guidelines of NHB and shall make a request to NHB for joint inspection of project which will be conducted in the presence of promoter. The payment of back ended subsidy will be made after project has been successfully completed according to the terms and conditions of the loan/or as per the approved feasibility cumproject report, as the case may be.
- Submission of Utilization Certificate: Bank/FI/NCDC as the case may be, would submit to NHB the Utilization Certificate of the subsidy released by NHB.
- Adjustment in Borrowers' Account: The subsidy released by NHB to Bank/FI/NCDC on behalf of the individual units which are sanctioned, assistance will be kept in the separate account. The adjustment of subsidy will be on the



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pattern of back-ended subsidy. Accordingly, the full project cost including the subsidy amount but excluding the margin money contribution from the beneficiary would be disbursed as loan by the banks. The repayment schedule will be drawn on the loan amount in such a way that the subsidy amount is adjusted after the bank loan portion (excluding subsidy) is liquidated.

- No interest chargeable on subsidy portion: The subsidy admissible to the borrower under the scheme will be kept in the Subsidy Reserve Fund A/c borrower-wise in the books of the financing banks. No interest should be applied on this by the bank. In view of this, for the purpose of charging interest on the loan, the subsidy amount should be excluded. The balance lying to the credit of the Subsidy Reserve Fund A/c will not form part of Demand and Time Liabilities for the purpose of SLR/CRR. Suitable instructions issued in this regard by the RBI from time to time would be followed.
- 8. Networking of the Schemes: With a view to achieve the stipulated objectives, the district authorities, other concerned states/UT, Financial Institutions and Private Associations etc. may encourage the networking of their activities/schemes with the NHB. The subsidy would be released through the Financial Institutions/Banks on the lines suggested in the preceding paragraphs. However the projects where subsidy/grant from other central government agencies are involved, will not be eligible for NHB subsidy.

#### 9. Other Conditions

- The project proposals may have vertical or horizontal integration.
- A signboard entitled "NHB Assisted Project" will also be exhibited at the site;
- NHB reserves the right to modify, add, and delete any term/ condition without assigning any reason thereof.
- NHB's interpretation of various terms will be final.





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- As and when required, pre & post inspection would be undertaken by NHB representative(s) to find out the physical & financial progress.
- NHB shall have a right to inspect/monitor the project and verify the related records at any time during the economic life of the project.
- Maximum subsidy limit per beneficiary, including expansion activity, would not exceed Rs. 25 lacs.

## 10. Processing Fee: Processing Fee/Institutional charges will be applicable as under:

S. No.	Project cost	Rate of processing/ fee/Institutional charges	Mode of Payment
Ι	Projects with cost upto Rs. 10.00 lakh	Exempted	NA
II	Projects with cost above Rs. 10.00 lakh and upto Rs. 20.00 lakh	0.25% of the project cost	10% of the processing fee may be charged at the time of application and balance 90% at the time of release of first/full amount of subsidy.
III	Projects with cost above Rs. 20.00 lakh	0.5% of the project cost.	-do-



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CAPITAL INVESTMENT SUBSIDY FOR CONSTRUCTION / EXPANSION MODERNISATION OF COLD STORAGES/STORAGES OF HORTICULTURE PRODUCE

#### 1. Objectives

- To promote setting up of cold storages/storages in the country for reducing post harvest losses
- Creation of Cold chain infrastructure for farm to the consumers and modernization/rehabilitation of cold storages and addition in onion storage capacity.

#### 2. Components

 Cold storages including controlled Atmosphere (CA) and Modified Atmosphere (MA) Stores, pre-Cooling units and other Storages for onion etc.

#### 3. Eligible Organisations

The eligible promoters shall include NGO's, Association of Growers, Partnership/Proprietary Firms, Companies, Corporations, Cooperative Agricultural Produce Marketing Committees, Marketing Boards/Committees and Agro-Industries Corporations and Individuals are eligible for Onion Storage only where bank credit is involved.

#### 4. Pattern of Assistance

- 25% Promoter's contribution;
- 50% term loan by banks at PLR+1% through NABARD refinance as applicable
- 25% back-ended capital investment subsidy by NHB;
- Wherever term loans are not raised from institutional sources and projects are funded through internal resource generation, the NHB would provide capital subsidy directly to such units.



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- The Subsidy would flow from NHB and operated by NABARD, through Commercial/Cooperative banks/RRBs/ ADFCs/SCARDBs and by NCDC where cooperatives seek loan from NCDC;
- Wherever banks/FIs' are eligible for NABARD refinance, the subsidy would be released through NABARD only irrespective of whether these banks/FIs availed NABARD refinance or not. The rate of interest chargeable is at PLR+1% In case the Banks/FIs which are not eligible for NABARD refinance, the proposal may be considered by NHB on case to case basis even if the rate of interest is above PLR+1%.
- The cost of 5000 MT capacity for new cold storage and expansion of existing capacity would not exceed to Rs. 2.00 crore. Subsidy @ 25% would not exceed Rs. 50.00 lakh per project, including for the CA/MA stores and projects of higher capacity. However, for the Projects in the North-Eastern States, maximum subsidy admissible would be Rs 60.00 lakh @ 33.33% of the project cost. The Maximum subsidy limit per beneficiary including expansion would not exceed Rs 50 lacs and in the case of NE region Rs. 60 lacs.
- Projects upto 5000 MT capacity would be promoted for wider dispersal. Cold storage capacity may vary from 10 MT to 5000 MT (i.e. the cold storages may be established for capacity of different sizes i.e. 10/50/100/500/1000/2000/5000 MT etc.) depending upon volume, value of the commodities to be stored, technical feasibility, financial viability etc. In the case of precooling units and CA/MA Stores, the capacity may be even below 10 MT;



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• While administering the Scheme, the criteria of subsidy linked to the cold storage capacity shall be followed. Capacity of cold storages would be calculated on the basis of 3.4 cubic meters per tonne or 120 cubic feet per tonne. The calculation of subsidy would be as under:

(in Rs.)

Category		Cost/Mt	Admissible Subsidy @ 25%
A.	New cold storage/ expansion	4000	1000
B.	Modernization of Existing cold storage	1000	250
C.	Other storages Onion etc.	2000	500

Storage Conditions (Temperature, Humidity, Storage period, Freezing point etc.) of various commodities are given in Indian Horticulture Database annually published by the Board. A copy of the Commodity Storage Manual for perishable commodities prepared by International Association of Refrigerated Warehouses (IARW) and World Food Logistics Organisations (WFLO) is available with all officers of NHB for further reference.

- This capital investment subsidy scheme will be implemented only in those States/UTs/Areas which do not control rentals for cold storages under any Storages under any statutory or administrative order.
- Emphasis shall be laid on the following points :-
  - Reducing PHM losses with Multi Chamber (at least two chambers) and Multi-Product facilities.
  - Adopting Modern Designs/Technology and Energy Saving Equipments/Devices to avoid obsolescence of Machinery, etc.



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- Making improvement in technology like shifting from Diffuser System to Gravity Cooling System/Fincoil System, etc.
- The respective Banks/FI's/NCDC/NABARD, etc. will adhere to their own appraisal norms. However, copies of the checklist to facilitate the compliance of the requirements of formulation/scrutiny/appraisal in respect of cold storage and storage for onions are given in <a href="mailto:Annexure 3 & 4">Annexure 3 & 4</a>, respectively.
- the value of land to be computed in the project cost should not exceed 10% of the project cost. In other words, in case the cost of land exceeds 10% of the cost of project, such value to the extent of 10% of the total cost should only be computed in the project cost. The cost of land computed in the project cost is to be reckoned towards the margin money required to be met by the entrepreneur. The above is also subject to the following conditions:
  - a) The cost of the land will be computed in the project cost only when the land is to be purchased by the entrepreneur;
  - b) The cost of the land should be the purchase value and not the market value;
  - c) The value of that portion of the land which is need based for the project only is included.
- Cold storages/storages may be treated as infrastructure for financing.
- Repayment period of loan will depend upon the cash flow and will be upto 9 years including grace period of two years.
- 5. Submission of proposals for release of subsidy
- A. Projects where refinance | loan from NABARD | NCDC | Bank | FIs is involved
  - The project proposal may be submitted to NCDC/Bank(s)/FI(s) as the case may be for appraisal and sanction of loan



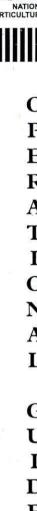


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- ➤ FI/Bank/NCDC will furnish a very brief profile/fact sheet of the project alongwith a copy of sanction letter indicating the following details to the NHB HQ at Gurgaon with a copy to Assistant Director, NHB posted in the respective State:-
  - Name, Address and location of the project/ beneficiary
  - ii) Promoter's Profile
  - iii) Name of the associate bank(s)/FIs
  - iv) Nature/main activities under the project, its capacity & size etc;
  - v) Item wise Financial projections,
  - vi) Means of finance including NHB subsidy
  - vii) Brief coverage on technical feasibility and financial viability
  - viii) Other relevant information, if any

#### B. Projects where refinance loan from NABARD NCDC Banks | FIs is NOT involved

- Detailed Project Report with application for In Principal Approval (IPA) is to be submitted to NHB directly, as per Annexure 1(C).
- Promoter has to deposit 0.5% of the project cost at the time of submission of proposal as charges for the financial/technical appraisal of the project.
- Affidavit with regard to the fact that no loan has been obtained from any other financial institution for the same project is to be submitted in prescribed format (Annexure-5).





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6. Procedure for sanction of project and release of subsidy

## A. Projects where refinance loan from NABARD NCDC is involved

The subsidy amount will be released to NABARD by NHB in advance. NABARD would release 50% subsidy to the participating banks in advance for keeping the same in the Subsidy Reserve Fund Account of the concerned borrower, to be adjusted finally against loan amount of the bank on completion of the project. This amount of 50% advance subsidy would be released by NABARD to the participating banks on submission of a **brief profile** (as stated above).

The remaining 50% of the subsidy amount would be disbursed to the participating bank(s) by NABARD only, after conduct of an inspection by the Monitoring Committee consisting of Officials form NABARD, participating bank(s) and the In-charge of the NHB's Centre in the concerned State.

#### Adjustment in Borrowers' Account

The Subsidy released by NABARD to the banks on behalf of individual units which are sanctioned assistance will be kept in a separate account. The adjustment of subsidy will be on the pattern of back-ended subsidy. Accordingly, the full project cost including the subsidy amount but excluding the margin money contribution from the beneficiary would be disbursed as loan by the banks. The repayment schedule will be drawn on the loan amount in such a way that the subsidy amount is adjusted after the bank loan portion (excluding subsidy) is liquidated.

#### No interest chargeable on subsidy portion

The subsidy admissible to the borrower under the scheme will be kept in the subsidy Reserve fund A/c-borrower-wise in the books of the financing banks. No interest should be applied on this by the bank. In view of this, for the purpose of charging



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interest on the loan, the subsidy amount should be excluded. The balance lying to the credit of the Subsidy Reserve Fund A/c will not form part of Demand and Time Liabilities for the purpose of SLR/ CRR. Suitable instructions to banks in this regard would be issued by RBI. In case of NCDC, 100% of the subsidy amount will be released on demand.

### Projects where loan from Banks/FIs is involved without refinance

Wherever State FIs/banks provide loan assistance without the refinance support at PLR+1% and within the overall guidelines of the Scheme, the subsidy would be released in the manner as 6 (A) above, as under:-

- Directly in case of FIs/banks not eligible for NABARD refinance
- through NABARD in case of banks/FIs eligible for refinance

## B. Projects where loan from NABARD NCDC FI Bank is NOT involved

The possibility of 100% Financing by the promoters may arise in the cases where cold storages/storages/pre-cooling units/CA/MA stores of only smaller sizes are established. Smaller sizes cold storages may be viable in case of storing high value produce or own farm produce. NHB may provide subsidy directly only to such small size cold storages not exceeding 3000 MT per project. All such projects may be appraised by NCDC and monitored by NHB. For such projects, In-Principal Approval (IPA) would be issued by NHB to the entrepreneur. The format for obtaining IPA is given Annexure-1(C).

The limit of small size capacity shall not be applicable in case of projects of Govt. Corporations, Agricultural Produce Marketing Committees, Marketing Boards/Committees and Agro-Industries Corporations, etc.





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- The project would be appraised/approved by the Internal Committee/Project Approval Committee of NHB as the case may be.
- After approval, in principle, an In Principal Approval (IPA) would be issued to the entrepreneur.
- Upon completion of the project, entrepreneur would submit expenditure statement together with relevant receipts/ invoices/supporting documents, duly certified by Chartered Accountant, and also a completion certificate from an approved architect/ engineer
- Subsidy would be released directly to the account of promoters upon completion as per the projections made in the project report and conduct of spot-inspection by a Committee of NHB.

#### 7. Monitoring

- NABARD would instruct its Regional Offices to ensure close monitoring of the flow of loan applications (receipt, processing, sanction, release of funds, etc.) under the scheme at State Level Bankers Committee (SLBC) and also at district level.
- NABARD would delegate powers to the Chief General Manager/General Manager/Incharges of Regional Offices of NABARD so as to facilitate expeditious sanction of proposals for refinance support under the captioned scheme.
- A Monitoring Committee consisting of officials from NABARD, NCDC, participating bank(s)/FI, as the case may be, and Incharge of NHB's Centres in the concerned State would thoroughly inpect the project-work within the overall scope of the operational guidelines of the above scheme and would submit its report to NHB.
- For this purpose, the promoters/participating banks/FIs will initiate necessary action to get the inspection conducted



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on the project site by the Monitoring Committee at the time when the project is nearing completion, so as to avoid any delay in release/adjustment of subsidy.

- On completion of the project, the participating bank/FI/ promoter would submit a commissioning/completion certificate to NHB through NABARD/NCDC as the case may be, indicating clearly that the full amount of subsidy received by them has been fully utilized/adjusted in the books of account under the sanctioned terms and conditions of the project, within the overall guidelines of the Scheme.
- Other institutions like NCDC, Commercial/Cooperative Banks/FIs etc. should follow their own procedures for monitoring the projects financed by them under the above scheme.

#### 8. The cold storage schemes of MFPI

The Cold Storage Schemes of MFPI would discontinue except for the schemes as under:-

- a) Where cold storage is a subsidiary and small component of an integrated food processing unit and the cold storage facility is meant for captive use for storage of raw material or the processed product.
- b) Facilities under the scheme "Food Park"

#### 9. Other Conditions

- A signboard at the site "NHB Assisted Project" will also be exhibited.
- NHB reserves the right to modify, add, and deletes any term/conditions without assigning any reason.
- NHB's interpretation of various terms will be final.





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- NHB reserves the right to accept/reject any proposal without assigning any reason thereof.
- Any other pre & post inspection would be undertaken by NHB's representative to find out the physical & financial progress as and when required.
- Other Operational instructions issued by NHB/NABARD/ NCDC from time to time to the various banks and financial institutions etc. would be strictly followed.

## 10. Processing Fee: Processing Fee/ Institutional Charges will be applicable as under:-

S. No.	Project cost	Rate of processing/ fee/Institutional charges	Mode of Payment
I	Projects with cost upto Rs. 10.00 lakh	Exempted	NA
II	Projects with cost above Rs.10.00 lakh and upto Rs. 20.00 lakh	0.25% of the project cost	10% of the processing fee may be charge at the time of application and balance 90% at the time of release of first/ full amount of subsidy.
III	Projects with cost above Rs 20.00 lakh	0.50% of the project cost.	-do-



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## TECHNOLOGY DEVELOPMENT AND TRANSFER FOR PROMOTION OF HORTICULTURE

#### 1. Objectives

- Popularization of new technologies/tools/techniques for commercialization/adoption.
- Introduction of new concepts to improve farming systems
- Upgradation of skills by exchange of technical know-how.
- Consolidating research efforts for specific problems.
- Identification/collection, rapid multiplication & popularisation of indigenous crops and other flora of horticultural importance with emphasis on domestic and export promotion.
- Familiarization and exposure towards the newer scientific concepts/ temper and research & development from hitherto unknown, unexplored and traditional status of farming and post harvest management up to the modern lines.

#### 2. Eligible Components

- 1. Introduction of New Technologies
- 2. Visit of progressive farmers
- 3. Promotional and Extension Activities
- 4. Expert Services from India/ Abroad
- 5. Technology Awareness
- 6. Organisation/participation in seminars/symposia/ exhibitions
- 7. Udyan Pandit Competitions
- 8. Publicity and Films
- 9. Observation -cum-study tours abroad
- Honoratium to Scientists for effective transfer of Technology.

#### PROGRAMMES/SCHEMES OF NHB



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#### Eligible Criteria and Pattern of Assistance

- 1. Introduction of New Technologies
- A. Pilot project based on high quality commercial production, compact area development approach for popularizing new and modern scientific concepts in horticulture.
- i. Commercial sustenance shall be the main criteria for selecting such pilot projects.
- ii. Projects should be smaller preferably below Rs. 10.00 lakhs.
- iii. The project may have one of the following aspects:-
  - Developing prototype for adoption on a commercial scale;
  - Demonstration and training on new technology/tool/ equipments;
  - > Implementation of technology/concept.
- iv. Seeds and planting material (Imported/indigenous) to be tested preferably on farmers' field for adoption & commercialization.
- v. Funding requirements for each item to be indicated with justification.
- B. Post Harvest Management, Primary Processing, Biotechnology and Introduction of New tool equipment machinery is to be considered on merit with one or all the following broad considerations:
- i. Increase in efficiency of operation.
- ii. Contribution to quantity and quality.
- iii. Reduction in cost and contribution to economy.
- iv. Increasing shelf-life.
- v. Benefit of such introduction over the existing level.
- vi. It should be relatively advanced tool / machinery / equipment.



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C. R & D Projects on specific problems would also be considered on merit basis. Project based on indigenous fruit, vegetables, flowers, medicinal and aromatic plants would also be encouraged for domestic and export promotion.

NGO's are not eligible for R & D projects.

#### Pattern of Assistance

Grant upto 100% of the cost of project would be provided under the scheme. However, it shall be restricted upto:-

- Rs. 10.00 lakh in case of projects falling under Category
   (A) and
- Rs. 25.00 lakh for projects falling under category (B) (C) to State-Agricultural/Horti. Universities/Research Organizations/State Deptt. of Horticulture/Agriculture/PSU's and other related agencies/organisations for transfer and demonstration of proven technology on commercial scale and R&D efforts on specific issues.

However, staff component shall have to be supported by the concerned organisation.

NHB may co-opt the services of experts if required for sanctioning such projects.

#### 2. Visit of Progressive Farmers

#### A) National Domestic visits:

- Representative of State department of Agriculture/ Horticulture may accompany farmers groups to be recommended by the State Govt./NHB's officers of concerned State/UT's may also organise such visits.
- ii. Such groups should be actively involved in the development and promotion of horticulture.
- iii. Farmers should be in the age group of 20 to 55 years.



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- iv. Farmers should have his own land where he/she may have been raising horticultural crops or intends to establish horticulture farm/horticulture crops/horticulture industry.
- v. Preference should be given to small, marginal and women farmers.

#### Pattern of Assistance

- Financial assistance in the form of grant-in-aid shall be provided for organising such training/visit upto a period of 10 days (excluding journey period). Assistance shall be limited to 'to & fro' rail fare of second class sleeper/ ordinary bus fare in addition to boarding charges @ 100/- per day per farmer upto a group of 30 farmers.
- A committee of NHB shall finalise such proposals.

#### **B.** International Visit

NHB may coordinate the visit of progressive farmers to go abroad for exposure and training in modern horticulture related technology.

#### Pattern of assistance

- > A group of 10 farmers can be taken with NHB assistance limited to economic class to & fro air fair.
- > Local hospitality to be borne by farmers themselves
- > Only State Govt./NHB promoted proposals are to be considered.
- > A committee of NHB shall finalise such proposals.

#### 3. Promotional and Extension Activities

- To demonstrate modern/scientific techniques/technologies at suitable locations/ areas by the NHB.
- To demonstrate improved/high yielding varieties of fruits, vegetables, flowers, etc.



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• A Committee of NHB shall examine such proposals

#### 4. Expert's Services from India/Abroad

- Criteria for selection of experts would be based on technical development programme.
- ii. Services of Expert (s) would be permitted on individual project basis for a period not exceeding 15 days per year for first two years only.
- iii. Selection of Experts would be done by a Committee of NHB consisting of representative from NHB, ICAR & Hort. Division, DAC.

#### Pattern of Assistance

Expenditure on expert's services for travel and per diem shall be in accordance with the Government of India's approved rates.

#### 5. Technology Awareness

- To create awareness about the introduction and new technologies/concepts by organising seminars/workshop/ exhibition at the local/district level for promotion of horticulture
- The amount sanctioned for a particular year is required to be spent within the same financial year giving proper justification, unless revalidated
- NHB shall be given full opportunity to high-light NHB's activities during such seminars/workshops
- NHB's name should be acknowledged properly in the publication of the material/prized/shields distributed by the organisation.
- The organisation would supply five copies of the publication to the NHB, free of cost.



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#### Pattern of Assistance

- Up to Rs. 50,000/- per event/organisation to be considered by the Committee of NHB
- 6. Organisation/Participation in Seminars/Workshops/ Exhibition, etc. for promotion of Horticulture
- To create awareness about the introduction and new technologies/ concepts by organising seminars/workshop/ exhibition at the state, national and international levels for promotion of horticulture
- The amount sanctioned for a particular year is required to be spent within the same financial year giving proper justification, unless revalidated
- NHB shall be given full opportunity to high-light NHB's activities during such seminars/workshops
- NHB's name shall be acknowledged properly in the publication of the material / prizes / shields distributed by the organisation.
- The organisation would supply five copies of the publication to the NHB, free of cost.

#### Pattern of Assistance

The financial assistance would be limited upto Rs. 3.00 Lakh for State level participation, upto Rs. 5.00 lakh for National level participation and upto Rs. 10.00 lakh per event for international participation (3-5 days).

In case of short duration (1-2 days) seminars, financial assistance would be limited:

- upto Rs. 1.00 lakh per event for State Level participation,
- upto Rs. 2.00 lakh for National level participation per event and



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• upto Rs 3.00 lakh for international event.

In case of such an event being organised by the State/UT, the proposal should be submitted to NHB through State/UT Government. The proposal should highlight each and every aspect for the overall promotion and development of horticulture industry in that State/UT.

Participation of concerned State Departments/organisations of Horticulture, Agriculture, Rural Development, Tribal Development, Ayurveda, Forestry, Irrigation, Industry, Registrar of Cooperative Societies, Agro-Industries Corporation, Association of Horticulture Growers, State Financial Institutions, Banks, Cooperatives, Agricultural/Horticulture Produce Marketing Corporations, Marketing Boards/Committees, Agri./Hort. Universities and other Central Government Organisations/Institutions etc. may be ensured. A list of some of the Central Government Departments/Agencies is given at Annexure-7.

If the State/UT Govt. feels the necessity of Participation by any other agency/organization, they are at liberty to do so.

The proposal will be considered on merit by the Committee of NHB.

#### 7. Udyan Pandit Competitions

- i. State Deptt. of Horticulture/Agriculture is required to submit detailed proposal
- ii. NHB may also organise such events at national level.

#### Pattern of Assistance

- NHB assistance shall be limited to Rs. 1.50 lakh per event.
- > A Committee of NHB shall examine and sanction such proposals.



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#### 8. Publicity

#### a) Publications

- i. Brochures and other publicity material for media (news papers) magazines / audio / video, films meant for farmers and other beneficiarise to be prepared / published directly for NHB in English/Hindi.
- ii. NHB's news letters.
- iii. In house publication by NHB.
- iv. Publication of horticulture related books.

#### Pattern of Assistance

- ➤ For items (i), (ii) & (iii), the work would be handled either by NHB or awarded to the specialised outside agencies empanelled by NHB for printing, formating, designing and art-work.
- For item (iv) assistance would be provided by NHB subject to a ceiling upto Rs. 1.00 lakh per beneficiary/organisation.
- > A Committee of NHB shall examine and sanction such proposals.

#### b) Films

- i) for preparation of fresh video films, detailed script would be submitted to NHB with objectives of audio/Visual & film estimated cost details, name of the producer empanelled with DAVP/DAC, expected time of completion, etc.;
- ii) Script & cost ceiling on the basis of DAVP/Extension Division rates would be scrutinized by a Script Committee of the Board.
- iii) MOU on the line of DAVP/DAC shall be signed between NHB & organisation/producer





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iv) Video films prepared by NHB shall be screened in various States/UTs during horticulture fairs. Films prepared by Extension Division and ICAR on relevant topics shall also be screened by NHB

#### Pattern of Assistance

100% cost to be borne by NHB

#### 9. Observation-cum-study tours abroad

Observation-cum-study tours shall be conducted for Officers of NHB, Horticulture and other concerned Divisions of DAC and the State Horticulture Departments to give exposure to the officers about horticulture industry in the advanced countries.

The team should not exceed nine members, including the team leader at a time.

A visit should not exceed seven days excluding the journey days.

These study tours would be in addition to the various other programmes sponsored by NHB/GOI under technical cooperation, training workshops, seminars and exhibitions etc.

The expenditure for travel and per diem shall be borne by NHB as per Government of India approved rates. The names of the officers from the State Horticulture Departments shall be finalised by NHB after observing the outstanding merit and performance of such officers in the field

# 10. Honorarium to Scientists for effective transfer of Technology

Honorarium to Scientists/experts for facilitating effective transfer of technology as per the details of schemes covered under Development of High quality commercial Horticulture and Transfer of Technology.





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#### Pattern of Assistance

Grant upto Rs 20,000/- for one expert for a group of upto 5 experts per project would be provided with a ceiling of Rs 1.00 lakh per project. A committee of NHB shall recommend such proposals.

#### Application format

The Application Format for components at Sr. Nos. 1, 2, 5 & 6 above, is given at **Annexure-6**.



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# MARKET INFORMATION SERVICE FOR HORTICULTURE CROPS

#### 1. Objectives

- To generate information on wholesale prices, arrivals and trends in various markets of the country for important fruits, vegetables & flowers etc.
- To establish a nation-wide communication network for speedy collection and dissemination of market information data for its efficient and timely utilization.
- To develop a sound marketing strategy especially by making use of statistics generated by various Marketing Boards/ APMCs for optimizing returns to the producers.
- To analyze the trends of arrivals, prices and other related factors of the fruits and vegetable markets all over the country.
- To collect and disseminate information on international prices prevailing in potential foreign markets.
- To establish Web-sites and Internet connection through efficient channels/systems for dissemination of national & international data.

#### 2. Manner of Implementation

- At present, 36 market Information Centres are collecting the information on prices & arrivals in their respective markets and communicating to the Central Coordinating Cell of NHB H.Q. at Gurgaon which is compiling and analyzing the prevailing prices and arrivals of selected horticultural commodities of commercial importance.
- The information is received by E-mail and fax from the centres and is also disseminated back through the same means of communications on the very same day for further dissemination through mass media.



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- Presently all the seasonal fruits & vegetables of commercial importance are covered for collection and dissemination of information on prices and arrivals. Efforts shall be made to cover more & more bulk varieties of fruits, vegetables and flowers of particular area.
- A CD ROM namely Horti. Biz. India has been prepared for the benefit of farmers, traders, exporters, scientists and agri business professionals, which includes information about the high quality production, packaging, post-harvest management, cold chain, domestic and export markets etc.
- Data collected at different NHB centers are compiled and published through daily, weekly and monthly bulletin regularly for publication in different databases, commodity bulletins, leaflets, books, journals, newsletters etc.
- The data compiled and analyzed is available on-line on the website of NHB "hortibizindia.org".
- list of publication is at Annexure-8.
- List of MIS centres of NHB is given at Annexure-9.
- List of officers of H.Q. is given at Annexure-9A.

#### Important Fruits and Vegetables covered

- 1. Mango
- 2. Apple
- 3. Citrus
- 4. Banana
- 5. Grapes
- 6. Sapota
- 7. Pomegranate
- 8. Papaya
- 9. Litchi
- 10. Ber

- 1. Potato
- 2. Onion
- 3. Tomato
- 4. Cabbage
- 5. Cauliflower
- 6. Brinjal
- 7. Peas
- 8. Okra
- 9. Ginger
- 10. Garlic
- 11. Bittergourd
- 12. Green Chillies





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## HORTICULTURE PROMOTION SERVICE

#### 1. Objectives

- Review the present situation of horticulture development in particular area/State.
- Develop primary/secondary data of various aspects on horticulture.
- Identify constraints and suggest remedial measures.
- Develop short term and long term strategies for systematic development of horticulture.
- Provide consultancy services, expert services & establishing labs etc. in pursuance thereof.

#### 2. Pattern of Assistance

Upto 100% cost of the study may be borne by the Board.

#### 3. Nodal Organisations

- State Governments/UT's
- Central Government Organizations/agencies including NHB
- Other organizations through concerned State Government/ UT's

#### 4. Aspects of Studies/Surveys

- 1. Techno Economic Feasibility Studies for development of horticulture in States/UT's/Belts/Zones etc.
- Market Studies / special problems/Area/Commodity based study/ other aspects
- 3. Expert Services for project identification, formulation, implementation, monitoring & evaluation etc.
- 4. Multi-disciplinary and specific studies by NHB





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#### 5. Empanelment of Consultancy Firms

Study would be conducted through empanelled consultants. The penal of Consultancy firms would be updated after every three years.

#### A) Criteria for empanelment of consultancy firms :-

- 1. Consultants should have capability, as may be evident from their past experience in similar work in agriculture/ horticulture/post-harvest management.
- 2. The consultants must have required infrastructure for taking up consultancy as per job requirements.
- 3. The consultants must have expertise and experience in the field of horticulture, financial management, project formulation, project evaluation, monitoring etc.
- 4. Preference would be given to the such consultancy firms, who have experience in conducting studies in a similar agroclimatic conditions.
- 5. The consultancy firms should be registered, and it should be multidisciplinary, having minimum experience of 3-5 years.
- 6. Individual consultants or subject matter specialist like horticulture/agriculture experts, economist/management/ legal personnel/financial/marketing/information-technology experts can be engaged for specific activities, where the expertise of an individual is required.
- 7. The selection of experts for specific/multi disciplinary studies shall be finalised by the committee of NHB keeping in mind their known professionalism in the field.

#### B) Procedure for empanelment of consultancy firms

- Wide publicity would be given through mass media for calling the offers from consultancy firms for empanelment.
- Based on criteria, a panel of consultancy firms would be prepared by Empowered Committee of the Board and would be got approved by Managing Committee except for the experts mentioned at Sr. No 6 and 7 above.



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 Multi-disciplinary and specific studies would also be entrusted to registered bodies having a minimum experience of 3 to 5 years and individual experts in the field of horticulture/agriculture/economics/ finance/legal/ personnel/ marketing/ information technology etc. by NHB for specific activities, where the expertise is required as mentioned at Sr. No. 6 & 7 above.

#### 6 Procedure for award of studies/surveys

- Consultants would send their detailed offer taking into consideration scope of work/term of reference within prescribed period.
- Consultants would be required to give offer in-respect of technical & financial aspects.
- Offers would be scrutinized by the Board for consideration of Empowered committee.
- Consultants would present their case in person before the Empowered Committee on the date & time to be decided by the Board.
- The study would be carried out in accordance with the scope of work.
- Period of study would be decided by the Empowered Committee on case to case basis.
- Study would be awarded by the Board on the recommendation of the Empowered committee.

Above mentioned procedures shall not apply in the case of selection of experts by the Internal Committee of NHB.

#### 7. Mode of Payment

- 25% on award of work
- 50% on submission of Draft Report.
- 25% on submission of final report and its acceptance by Board/concerned State Govt./ Organization.

However, the consultant may furnish an indemnity bond and personal guarantee before the release of advance payments.





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Note: For any delay in submission of Draft Report, penalty @ 1% of total fee may be levied on the consultants for every delay of one month or part thereof.

#### 8. Submission of Draft Report

- Draft report would be submitted by the consultants within the prescribed time.
- Consultants would also present the study undertaken through slides etc. before the NHB & concerned sponsoring organization.
- Comments of NHB/sponsoring organization would be included in the study report.
- Consultants would coordinate for organizing the presentation of the report.

#### 9. Submission of Final Report

 Consultants would be required to submit requisite number of copies of Draft Report and Final Report duly bound alongwith soft copy.





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#### STRENGTHENING CAPABILITIES OF NHB

The Scheme relates to man-power of NHB including pay and allowances to staff, office infrastructure, computerization etc.



O P E R A T I 0 N A L G U I D E I. I N E S

# ELIGIBLE ORGANISATION FOR THE SCHEMES

The eligible promoters under the above schemes shall include NGO's, Association of Growers, Individuals, Partnership/Proprietary Firms / Companies, Corporations, Cooperatives, Agricultural Produce Marketing Committees, Marketing Boards / Committees, Municipal Corporations / Committees, Agro-Industries Corporations, SAU's and other concerned R&D Organizations, unless specified otherwise. However, Individuals, SAU's and other concerned R&D organizations are not eligible for the cold storage capital subsidy Scheme. Individuals are eligible for onion storage Scheme where bank credit is involved.



# **ANNEXURES**

1(Ai)	Application form for Letter of Intent (LOI) under Scheme-1	
1(Aii)	Format of Affidavit to be given with LOI Form	
1(Aiii)	List of NHB Offices where the proposals are to be submitted upto 10.00 lakhs.	
1(B)	Format of Fact Sheet/Brief Profile	
1(C)	Application Form for In Principal Approval (IPA) under Scheme-2	
2.	Commodity wise space requirement for Storage	
3.	Format for use by bank/FI for forwarding credit linked Cold Storage projects under Scheme 2	
4.	Format for use by bank/FI for forwarding credit linked Onion Storage projects under Scheme 2	
5.	Affidavit Under Scheme No. 1, 2 & 3	
6.	Application form for Seeking Financial Assistance from NHB Under Scheme "Technology Development and transfer for Promotion of Horticulture"	
7.	List of related Central Government Departments and other Agencies	
8.	List of Publications	
9.	National Horticulture Board - H.Q. & Field Offices	
10.	NHB Schemes at a Glance	



P E R T N T. G U T D E L I E

#### Application Form for Letter of Intent (LOI) under Scheme "Development of Commercial Horticulture Through Production and Post-Harvest Management"

#### IMPORTANT INSTRUCTIONS

- 1. LOI Applications with project cost upto Rs. 10.00 Lakh may be sent to Centre-In-Charge of the respective State as per address given at **Annexure 1(Aiii).**
- 2. LOI Applications with Project outlay above 10.00 Lakhs may be sent directly to Managing Director, National Horticulture Board, Plot No. 85, Institutional Area, Sector-18, Gurgaon-122015 (Haryana).
- 3. All relevant columns of the applications may be filled up and applications should be duly signed by the beneficiary.
- 4. Cutting and overwriting should be avoided.
- Applicants must attach all enclosures such as affidavit, proof of land record, processing fee, project report etc.

ii)	Control No.:
	(to be given by NHB)

i) Date of application \_

То	То
The Managing Director	Centre In-charge
National Horticulture Board	National Horticulture Board
Plot No. 85, Sector 18, Institutional	
Area, Gurgaon - 122015	
(Haryana)	(Address of State Centre)
(Only Project above 10.00 Lakhs may sent to this address)	(Only Project upto 10.00 Lakhs may sent to this address)

Application for Letter of Intent (LOI) under the scheme "Development of Commercial Horticulture through Production and Post Harvest Management" of National Horticulture Board)

#### A. GROWER/ENTREPRENEUR

- 1. Name and address of the beneficiary
- 2. Promoters/beneficiary profile
  - i) Principal Promoter/Beneficiary
  - ii) Others





OPERATIONAL G

GUIDELINES

#### **B-I. PROPOSED PROJECT**

(Cultivation/PHM/Primary Processing/Horticulture ancillary)

- 1. Name of the project
- 2. Location
- 3. Details of activity under the proposed project

(a)	Are	a under cultivation		
	Nai	me of the Crops	Area (in acres)	No. of Plants
	i)			
	ii)			
	iii)			
	iv)			
	v)			
(b)	PH	M Activity		*
	- G	rading & packing/Pr	re-cooling/Refer	Van
(c)	Prir	nary processing		
	- Ac	ctivity in brief :-		
(d)		rticulture ancillary stics packaging, etc.	industry e.g. to	ols, equipment
	- Ac	ctivity in brief :-	a a	
(e)	Mis	c. activities (Not co	vered in a to d)	
	- Ac	ctivity in brief :-		
(if l	nplet NO, iny c	r proposed activity is ely a new activity the details of pre- component thereo tion should be ind	existing activity f included in th	
	•••••			
••••	•••••			
			19	
for 1	he p	r any subsidy has bee roposed proposal/ac Govt. or any of its A	ctivity from	Yes/No

(if YES, please indicate clearly in detail)

**B-II.**(a)

(b)





O P E R A T I O N A L G  $\mathbf{U}$ I D E L I N E S

C.	PROPOSED PROJECT COST (Component-w	ise)
	Component/Item	
(a)	Cultivation	
1)	Cost of Cultivation	
	(i) Cost of planting material	
	(ii) Cost of fertilizer & manure	
	(iii) Cost of insecticide & pesticides	
	(iv) Cost of labour	
2 1	(v) Other expenditure, if any (pl. specify)	
2)	Irrigation	
	(i) Bore-Well	
	(ii) Tube-Well	
	(iii) Cost of pipeline	
	(iv) Water harvesting (pond)	
	(v) Other expenditure, if any(pl. specify)	
3)	Drip irrigation	
	(i) Cost of drip irrigation	
	(ii) Cost of sprinkler	
	(iii) Other expenditure, if any (pl. specify)	
(4)	Infrastructure	
	(i) Pump House	
	(ii) Store	
	(iii) Labour quarter	
	(iv) Generator room	
	(v) Grading/packing house	
	(vi) Other expenditure, if any (pl. specify)	
5)	Cost of Tractor & Accessories	
	[If area under cultivation (project) is above 15 acres	]
6)	Land development (including digging of pit	
	& fencing)	200



0 P E R A T I O N A L G U I  $\mathbf{D}$ E L I  $\mathbf{N}$ E

1)	Co	st of Land, if purchased		
8)	Cr	eation of controlled atmosphere	Area (sq.mt	Cost rs)
	a)	Green house/poly house		
	b)	Shade net		
			Total	
(b)	Pos	st Harbvest Infrastructure		
1.	Co	st of grading/packing house		
2.	Co	st of grading packing line		
3.	Co	st of pre-cooling unit		
4.	Co	st of refrigerated van		
5.	Ot	her components, if any (pl. specify	y)	
		То	tal	
(c)	Pr	mary Processing		
1.	Co	st of civil constructions		
2.	Co	st of plant & machinery		
3.	Ot	her components, if any (pl. specif	y)	,
		То	tal	
D.	Pr	oposed means of finance		
	i)	Promoter's share		
	ii)	Bank/FI term loan	0.75	
	iii)	NHB subsidy (Bridge loan contrib	ution	
		made either by Promoter or through	n Bank fi	nance)
	iv)	Subsidy from other sources, if a	ny	
		a) From State Govt		***************************************
×		b) From Central Govt.		***************************************
		То	tal	
E.	Ex	pected return/income from the p	roposed	project.
	a)	In case the project cost is above Rs. report containing technical feasibi should be enclosed alongwith applications.	ility and	
		·		•

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PERATIONAL GUID

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E S b) In case the project cost is up to Rs. 10.00, the information pertaining to income to be generated from the proposed project may be given as under:-

Year	Expected Gross Income	Expected Expenditure on fixed/ capital assets (excluding repayment of loan+interest)	Expected Working operating expenditure	Total expenditure (3+4)	Estimated net income (2-5)
1	2	3	4	5	6
1st year	*	Ý.	-		
2nd year			25	16 I	l <sub>g</sub>
3rd year		Б		la l	
4th year					
5th year				41	
			<b>a</b> 1		

F.	EXISTING STATUS OF PROJECT
	(Please give details about the activities of the proposed project already completed at the time of submission of application for Letter of Intent (LOI)
G.	Whether any assistance in the form of soft loan and subsidy has been availed by the beneficiary earlier from the National Horticulture Board? If yes, give details thereof.





P E R N L G E L

	-
I.	Name of the Bank/FI from where the term loan is likely to be availed by the Beneficiary.
J.	DETAILS OF LAND
	i) Whether own land (ancestral)
	ii) Whether own land (purchased)
	iii) Whether lease/tenancy/contract
	(Copy of the proof of title be enclosed)
K.	IMPLEMENTATION SCHEDULE OF PROPOSED ACTIVITY
	i) Proposed month for undertaking + land development
	ii) Proposed month for plantation
	iii) Expected date/month of first commercial crop
	iv) Proposed date for start of unit in case of processing
L.	MARKETING OF PRODUCE
	Details of marketing tie-up (backward/forward linkages)
M.	Processing Fee/Institutional Charges to be remitted alongwith the application for Letter of Intent (LOI). The details of quantum of processing fee in respect of project cost is as under:-

Project with cost up to Rs. 10.00 lakh	Nil
Projects with cost above Rs. 10.00 lakh and up to Rs. 20.00 lakh	0.25% of the project cost
Projects with cost above Rs. 20.00 lakh	0.50% of the project cost

Note:- 10% of the processing fee will be charged at the time of consideration of LOI and balance 90% at the time of release of first/full amount of subsidy.

Please remit processing fee/institutional charges alongwith application by Demand Draft in favour of National Horticulture Board payable at Gurgaon (Haryana).

E S





P E R A T I  $\mathbf{o}$ N A L G U I D E L I N E S

Name of issuing Bank Branch	Date	Amount
Certified that the inform the application are true nothing material has been in the application is foun rightly at any stage by the	to the best of my/our k n concealed. In case, any d false, my/our applicati	nowledge & belief and information furnished
×	Signatu	re of the Beneficiary
	Name of Address:	-
	Telephone/Fax No.:	
Place :		*
Date :		
Note: (i) Attach proof	of land record	
(ii) Affidavit in p	rescribed format	

- (iii) Processing Fee (wherever applicable)
- (iv) Project Report (wherever applicable)





O P  $\mathbf{E}$ R A T I  $\mathbf{o}$ N A L G  $\mathbf{U}$ I  $\mathbf{D}$ E L I N E S

#### **AFFIDAVIT**

(on Stamp Paper of Rs. 20/-)

I/we	(Name of the Promoter/Director)
	of Mr (Father's name) resident of
	(residence address)
do h	nereby solemnly affirm and declare as under:
1.	That I am the director/partner/proprietor of M/s
2.	That the term and conditions of the scheme of NHB under which an application is made by the applicant have been properly read and understood by me and I affirm that the project/proposal/scheme comply with the terms and conditions of NHB and the application is made in the correct applicable scheme.
3.	That the proposed activities to be undertaken by the project/proposal/scheme are covered under the above scheme of NHB and no part of the scheme/infrastructure of the project is designed or assigned to be used for any activity other than the horticulture activities specified in the application at present or in the near future.
4.	That the information provided in the application for Letter of Intent (LOI) is true and correct to the best of my knowledge and belief. The estimate of the cost of project/proposal/scheme, financial viability and operating results have been worked out/computed as per the rule and generally accepted principles and norms in this regard.





OPERATIONAL

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- No subsidy/grant-in-aid has been availed/is to be availed by the promoters/directors/partners/proprietors for this new project and component thereof from Central Govt. or any of its agencies except the NHB.
- I/we also solemnly affirm that the proposed activity in the application for LOI is a completely new activity and not a pre-existing activity or any component thereof.

In case of concealment of any facts in this regard, the Board would have right to reject my application out right at any stage.

DEPONDENT

#### **DEPONENT VERIFICATION**

#### DEPONDENT/COMPETENT AUTHORITY





P E R T T N T. G  $\mathbf{U}$ T D E I. I E S

# LIST OF NHB OFFICES WHERE THE PROPOSALS APPLICATIONS ARE TO BE SENT UPTO 10.00 LAKH

Andhra Pradesh National Horticulture Board

Market Information Centre

202, 2nd Floor,

Shantiniketan Apartments, Chirag Ali Lane, ABIDS HYDERABAD-500001 Tel/Fax: 040-23201140

Assam, Arunachal Pradesh

Meghalaya, Manipur, Nagaland, Mizoram National Horticulture Board

Chhibber House, 4th Floor, G.S. Road,

GUWAHATI-781005 Tel/Fax: 0361-2599141

Bihar National Horticulture Board

Verna Centre, 5th Floor, Room No. 501-502, Boring Canal Road PATNA-800001

Tel/Fax: 0612-2228218

Chattisgarh National Horticulture Board

C/o Director of Horticulture & Farm Forestry, Katela Bhawan, Civil Lines

RAIPUR-492001

Tel/Fax: 0771-2423991

Delhi National Horticulture Board

19-22, Garage, Krishi Bhawan,

DELHI-110001

Tel/Fax: 011-23073019, 23097015

Goa, Karnataka National Horticulture Board

Hall No. 2, 1st Floor M.G. Complex,

APMCYard, Yeshwanthapuram,

BANGALORE-560022 Tel/Fax: 080-3371935

Gujarat, Daman & Diu National Horticulture Board

Sardar Patél Market,

Jamalpur Gate,

Opposite Calico Mills, AHMEDABAD- 380022 Tel/Fax: 079-5321922

PROGRAMMES/SCHEMES OF NHB - ANNEXURES



P E  $\mathbf{R}$ A Т I N I. G IJ T D E L Ι N

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Himachal Pradesh

National Horticulture Board HPMC, Nigam Vihar, SHIMLA-171002 Tel/Fax: 0177-2623801

Jammu & Kashmir

National Horticulture Board Hall No. 307, A-2, 3rd Floor South Block, Bahu Plaza Rail Head Complex JAMMU-180004 Tel/Fax: 0191-2474349

Jharkhand

National Horticulture Board Laxmi Niwas, Krishi Bhavan, Kankey Road, RANCHI-834008 Tel/Fax: 0651-230132

Kerala, Lakshdweep Dadar Nagar Haveli

National Horticulture Board TC-41-1986, Meena Bhavan Manacaud THIRUVANANTHAPURAM-09 Tel/Fax: 0471-467943

Madhya Pradesh

National Horticulture Board 32, Purjor House, 1st Floor, Indra Press Complex-I, BHOPAL-462011 Tel/Fax: 0755-2761741

Maharashtra

National Horticulture Board Room No. 317, 4th Floor, Central Facility Building, APMC, Fruit Market Complex, Sector-19, Turbhe,

VASHI-400703, NEW MUMBAI

Tel/Fax: 022-27846950

Orrisa

National Horticulture Board N-2/82, Lottery Plot, Nayapalli, BHUBANESHWAR-751015 Tel/Fax: 0674-2558134

Punjab, Haryana & Chandigarh (UT)

National Horticulture Board 3309, Ist Floor, Sector 32-D, CHANDIGARH-16000047 Tel/Fax: 0172-648073





P F R T T N A T. II D E T.

Rajasthan

National Horticulture Board C/o APMC, Lal Kothi,

Tonk Road,

IAIPUR- 302001

Tel/Fax: 0141-2742733

Sikkim

National Horticulture Board

Travel Lodge Building,

Behind Election Office, Tibet Road,

GANGTOK-7371

Tamilnadu, Pondicherry

National Horticulture Board

Module No. 37, 2nd Floor,

SIDCO, Readymade Garment Complex,

Industria Estate Guindy, CHENNAI-600032 Tel/Fax: 044-22323865

Uttar Pradesh

National Horticulture Board

C/o Director of Horticulture Udvan Bhawan, 2, Sapru Marg,

LUCKNOW-226001 Tel/Fax: 0522-2280374

Uttranchal

National Horticulture Board 179, Phase-2, Vasant Vihar, DEHRADUN-248001 Tel/Fax: 0135-2761922

West Bengal, Tripura, Andaman & Nicobar Island National Horticulture Board Mayuk Bhavan, 2nd Floor, Salt Lake, Sector-II,

KOLKATA-700091 Tel/Fax: 033-23377182



O P E R T I N A L G U T E L T N E S

## FORMAT OF FACT SHEET / BRIEF PROFILE

- Name, address and location of the project / beneficiary
- Promoter's profile
- Name of the associate bank (S) Fls
- Nature/main activities under the projects
- Item-wise financial projections (as per appraisal note) and expenditure incurred.
- Means of finance including NHB subsidy (as per appraisal note) and actual
- · Brief coverage on technical feasibility and financial viability
- Any other information relevant to the project.



OPERATIONAL GUIDE

Ι.

I N E S Application Form for In Principal Approval (IPA) under Scheme, "Capital Investment Subsidy Scheme for Construction/Expansion/Modernization of cold Storage/storages for Horticulture Produce"

(SELF FINANCE PROJECTS)

To
The Managing Director
National Horticulture Board
Plot No. 85, Sector 18, Institutional Area,
Gurgaon-122015
(Haryana)

Application for In Principal Approval (IPA) under the scheme 'Capital Investment Subsidy for Construction/Expansion/Modernization of Cold Storages and Storages Horticulture Produce'

Categore: Project Proposals where 100% investment is to be made by the promoter and no loan form Bank/Financial Institution (FI) is involved. Under this categore, the benefit of subsidy is restricted to 3000 MT. (Capacity of cold storage)

- 1. Name of the Project
- 2. Location/Address of the Project (with Telephone/Fax)
- 3. Name of the Promoter (s)
- 4. Address for communication with Telephone/Fax
- 5. Activity-
  - (i) Cold Storage
  - (ii) Onion Storage
  - (iii) CA/MA Store
- 6. Details of Commodities to be stored (please indicate, whether produce is locally available)

7.	(A) Existing capacity, if any C	Chamber (s)	Capacity in MT
		Chamber No. 1	
		Chamber No. 2	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		Chamber No. 3	
		Chamber No. 4	
		Total	

PROGRAMMES/SCHEMES OF NHB - ANNEXURES



 $\mathbf{o}$ P E R A T I O N A L G U I D E L I N

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(B	) Proposed new capacity Ch	amber (s)	Capacity in MT
		Chamber No. 1	
		Chamber No. 2	
		Chamber No. 3	
		Chamber No. 4	
		Total	
(C	Chamber/Capacity Propos for modernization	sed Chamber (s)	Capacity in MT
		Chamber No. 1	***************************************
	3	Chamber No. 2	
		Chamber No. 3	
		Chamber No. 4	<i></i>
		Total	,
(D	) Justification for Additio	nal Capacity/Mo	dernization
ter	hether provision for maintai nperature & humidity in Sep provided for		Yes No NA
9. M	eans of Finance		
(a)	Promoters contribution		
(b)	Unsecured loan, if any		
(Pleas loan)	e enclose the details about sou	urces and terms/co	onditions of unsecured
10. Ty	pe of Cooling system propo	sed.	
	omponent-wise proposed exp omponents	penditure Amount	
b)	Land		
c)	Civil work		
8	Insulation (Mention type of	of insultation)	
e)	Plant & machinery (compo		s and their cost
	i)		
	ii)		
	iii)		
	iv)	2 9	
	v)		





0 P E R A T I O N A L G U I D E L I N E S

f) Ele	ectricals
g) Ot	hers, if any (individual component-wise
	ocessing fee enclosed @ 0.5% of the project st for technical/financial appraisal
(E	nclosed a draft NoDatedfor Rs)
	(Signature of the Applicant)
Name	of the Applicant
Name	of the Firm
Addre	ss
Telepl	none/Fax No.
E-mai	1 ID
PLAC	E
DATI	<u></u>
NOT	E: ATTACH FOLLOWING DOCUMENTS
i)	Detailed project Report (DPR)
ii)	Site Map with proposed plan
iii)	Affidavit for not availing loan from Bank/FI (as per guidelines of the scheme)
iv)	Balance Sheet, Profit & Loss statement for last three years
v)	proof of land ownership
vi)	Copy of drawing, estimates etc. for civil work
vii)	Processing fee in the form of Demand Draft in favour of National Horticulture Board Payable at Gurgaon (Haryana)



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#### Annexure-2

### COMMODITY-WISE SPACE REQUIREMENT FOR STORAGE (WEIGHT-KG.M3)

Sr.	Commodity	Cartons/Box/Bags	Bulk
No.			. *
1.	Apple (Golden	250-300	300-450
	delicious)		
2.	Brinjal	200-400	350
3.	Banana	=	320-350
4.	Bean	240-280	400
5.	Cabbage (White)	200-300	550
6.	Carrot	380-400	440
7.	Cauliflower	200-230	. 320
8.	Green Chilli	180-220	300
9.	Citrus	350-450	500
10.	Cucumber	320-400	600
11.	Figs	150-200	-
12.	Garlic	350-400	550
13.	Grapes	330-400	300
14.	Guava	300-350	500
15.	Lemon	350-450	480-520
16.	Lime	350-450	480-520
17.	Mango	280-350	æ
18.	Mushroom	160-230	250-500
19.	Okra	240-280	400
20.	Onion	250-300	550
21.	Orange	250-300	480-520
22.	Papaya	260-320	( <del>=</del> ))
23.	Pineapple	200-250	
24.	Potato	300-350	600
25.	Tomato	330-400	560
26.	Radish	280-350	250

PROGRAMMES/SCHEMES OF NHB - ANNEXURES 61



OPERATIONAL GU

IDELINE

S.

## Format for use by bank/FI for forwarding credit Linked Cold Storage Projects under Scheme 2

(To be completed by the Executive / Officer of the Bank forwarding the Scheme)

Note: Tick (✓) to signify that the relevant information has been furnished in the scheme.

1)	GENERAL	
a)	Project background, specification of the scheme area and arrangements for acquisition of land	ė
b)	Nature and objective of proposed development and whether as an independent Item or an integral part of the project.	
c)	Name (s) of the financing bank(s)/ branch(es)	
d)	Approval of the scheme by competent authority State Government in case of SCARDB/SCB.	
e)	Status of implementing agency/company/ Corporation/Partnership firm/individuals, etc. and promoter's Bio-data.	
f)	Approval of competent authority for construction and storage.	
2)	TECHNICAL ASPECTS	
a)	Name of the commodities to be stored, market survey and assessment of the need for storage capacity - storage space available at present in the locality viz-a-viz potential requirement of storage capacity.	
b)	Criteria for selection of cold storage.	
c)	Arrangements for procurement, storage and marketing of produce availability of labour for handling of stock.	
d)	Organization Pattern.	

PROGRAMMES/SCHEMES OF NHB - ANNEXURES



P E R A T N A L G U  $\mathbf{D}$ E L N E

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<ul> <li>e) Loading schedule and refrigeration capacity plant supported by heat load calculation.</li> </ul>	y of
f) Detailed cost estimates of the cold storage u and auxiliary structures prepared as per app schedule of rates applied to site. Auxiliary st should include facility for drying, sorting ar space in case of new units.	roved
g) Details of drawings of various structures inclayout plans (Registered Architect's certificative regarding the status of the site for use of lan for non-agricultural purposes).	te
<ul> <li>Details of plants and machinery including fire-fighting equipments alongwith copies of invoices/quotations.</li> </ul>	
<ul> <li>Total Horse Power of motors/prime movers with detailed break-up.</li> </ul>	
<ul> <li>j) Power supply position and provision for generator set.</li> </ul>	
<ul> <li>Details of insulation works and storage racks soil strength to carry proposed load.</li> </ul>	3,
<ol> <li>Water requirement of the plant and its availability, water test report to be enclosed.</li> </ol>	1
m) Phasing of the programme with financial out	tlay
n) Availability of technical staff with implement agency for supervision of work	ing
<ul> <li>Availability of technical staff with the financial bank for supervision and scheme monitoring.</li> </ul>	ng
p) Comments on technical feasibility of the pro-	ject
3) FINANCIAL ASPECTS	
<ul> <li>a) Lending terms: rate of interest, grace period, repayment period, down payment, nature of security, availability of government guarantee for bank loan/refinance (wherever applicable) source and extent of availability of subsidy, etc.</li> </ul>	





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b)	Year-wise physical, financial programme, bank loan and refinance requirement.	
c)	Estimates of unit-wise aggregate income, expenditure and surplus from the cold storage, comments on financial viability of the project alongwith cash flow, B/C ratio, net present worth, financial rate of return, etc.	
d)	Comments on the financial position of the borrowers/implementing agency in case of companies, partnership firm, etc. an analysis of their financial position, debt-equity and profitability alongwith copies of audited financial statements, for last three years.	
IN	FRASTRUCTURE FACILITIES	
a)	Arrangements/availability of building materials/refrigeration equipment	
b)	Details of technical guidance, government support.	***************************************



P E R A T I O N A L G

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#### Format for use by bank/FI for forwarding credit Linked Cold Storage Projects under Scheme 2

(To be completed by the Executive / Officer of the Bank forwarding the Scheme)

Note: Tick (✓) to signify that the relevant information has been furnished in the scheme.

1)	GENERAL	
a)	Project background, specification of the scheme area and arrangements for acquisition of land	
b)	Nature and objective of proposed development and whether as an independent Item or an integral part of the project.	
c)	Name (s) of the financing bank(s)/ branch(es)	
d)	Approval of the scheme by competent authority/ State Government in case of SCARDB/SCB.	
e)	Status of implementing agency/company/ Corporation/Partnership firm/individuals, etc. and promoter's Bio-data.	
f)	Approval of competent authority for construction and storage.	
2)	TECHNICAL ASPECTS	
a)	Market survey and assessment of the need for storage capacity - storage space available at present in the locality viz-a-viz potential requirement of storage capacity.	
b)	Arrangements for procurement, storage and marketing of produce availability of labour for handling of stock.	
c)	Detailed cost estimates of the storage unit and	
	auxiliary structures prepared as per approved schedule of rates applied to site.	



O P E R A T I O

N A L

UIDELINE

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d)	Details of drawings of various structures including layout plans.	
e)	Phasing of the programme with financial outlay	
f)	Comments on technical feasibility of the project.	
3)	FINANCIALASPECTS	
a)	Lending terms: rate of interest, grace period repayment period, down payment, nature of security, availability of government guarantee for bank loan/refinance (wherever applicable), source and extent of availability of subsidy, etc.	
b)	Year-wise physical, financial programme, bank loan and refinance requirement.	
c)	Estimates of unit-wise aggregate income, expenditure and surplus from the storage, comments on financial viability of the project alongwith cash flow, B/C ratio, net present worth, financial rate of return, etc.	
d)	Comments on the financial position of the borrowers/implementing agency in case of companies, partnership firm, etc. an analysis of their financial position, debt-equity and profitability alongwith copies of audited financial statements, for last three years,	
		and Designation of Bank Officer



# P $\mathbf{E}$ R A T I O N A L G U I D E L I N E S

## FORMAT OF AFFIDAVIT/UNDERTAKING

(Under scheme Number 1, 2 and 3)

-	_(Name of the Promoter/ Director)
son of Mr	(Father's name)
resident of	
	(residence address)
do hereby solemn	ly affirm and declare as under :
That I am the dire	ector/Partner/proprietor of M/s
	(name of the beneficiary)
naving its register	ed office at
(office address of	beneficiary) and am fully aware of
the facts relating	to the setting up of the project) for
	(activities to be
undertaken by pro	oject) and application made to NHB
for seeking financi	ial assistance.
18	
That the terms an	nd conditions of the scheme of NHB
ınder which an a	pplication is made by the applicant
nave been proper	ly read and understood by me and
affirm that the proj	ject proposal/scheme comply with the
terms and conditi	ions of NHB and the application is
made in the corre	ct applicable scheme.
That the proposed	d activities to be undertaken by the
project/proposal/ s	cheme are covered under the scheme
No (relevar	nt scheme) of NHB for
	(details of relevant scheme) and no
part of the schen	ne/infrastructure of the project is
designed or assign	ed to be used for any activity other



O P E R A T I O N A L G IJ I D E L I N E S

- than the horticulture activities specified in the application at present or in the near future.
- 5. That the information provided in the application for financial assistance is true and correct to the best of my knowledge and belief. The estimates of the cost of project/proposal/scheme, financial viability and operating results have been worked out/ computed as per the rule and generally accepted principles and norms in this regard. Further, the cost of project/proposal/scheme is computed on the basis of competitive bids received form various suppliers or prevailing cost norms and no cost of any equipment or facility is false or exaggerated to inflate the cost of project.
- 6. The financial assistance is provided for the specified activities covered under the scheme only and no part of the project would be used for carrying on any activity other than the horticulture activities under the scheme or any other scheme of NHB. Any breach of this condition, submission of false or exaggerated claims, would amount to breach of trust and would make the promoters liable to refund the back-ended-capital-investment subsidy availed under the scheme or any other financial assistance taken under the various promotional scheme of NHB and the promoters/directors/partners/proprietors may have to face the provisions under the relevant laws applicable.
- 7. No subsidy has been availed/is to be availed by the promoters/directors/partners/proprietors for this project from any other central govt. organizations except the NHB. In case of concealment of any facts in this regard, the Board would have right to recover the subsidy released by them for this project.



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S

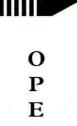
## DEPONENT VERIFICATION

Verified	on solemn Affirmation at	(place) on
this	(date) of	(month), 200
·	(Year) that the content of the	nis above affidavit are
true to	the best of my knowledge ar	nd belief and nothing
materia	l has been concealed.	9

## DEPONDENT/COMPETENT AUTHORITY

- Note 1: Following Additional Clauses will be required for Affidavit in case of self financed cold storage projects only where loan from bank/ financial institution is not involved:
- 8. That the applicant has not availed/availed financial assistance in the form of term loan from financial institution (s) and has not made any application to any financial institution/ financial bank which is pending for disposal, for financial assistance in the form of term loan for setting up of the above said project.
- 9. That the applicant has arranged the whole sum/part of money invested or to be invested in the project from personal resources of the promoters and/or Directors/ Partners/Proprietors and/or their friends and relatives/ Banks/financial Institutions (s).
- Note 2: Affidavit on stamp paper in prescribed format is required to be submitted by beneficiary (IES) under scheme number 1,2 and 3. However, from the Government Organisation, instead of an affidavit, and undertaking on prescribed lines from a competent authority of applicant's organisation will be required on plain paper.





R

A T I O N A L

GUIDELINE

### APPLICATION FORM FOR SEEKING FINANCIAL ASSITANCE FROM NATIONAL HORTICULTURE BOARD UNDER SCHEMES "TECHNOLOGY DEVELOPMENT AND TRANSFER FOR PROMOTION OF HORTICULTURE"

#### A. General Information about beneficiary Organisations

- 1. Name of the Organization with full address
- 2. Status
- 3. Name of the person whom correspondence to be made, together with his telephone and telegraphic Address / Fax number, if any
- 4. Year of establishment (wherever applicable)
- 5. Whether registered under the Registration of Societies Act, 1860 or any similar state statute (Registration number & date to be given) & attach a certificate by Gazetted officer in case of NGO's.) [wherever applicable]
- Major objectives of the organization. Attach certified copy of Byelaws of the society by Gazetted officer in case of NGO's [wherever applicable]
- 7. Total number of the members in the organization as on 31st March (Year to be mentioned in case of NGO's / Association of Growers [wherever applicable]
- 8. Summary of the activities undertaken by the organization in the last year.
- 9. Audited balance sheet of last 3 years duly certified by C.A. [wherever applicable]
- 10. Other sources from where financial assistance is received by the organization.
- 11. Whether the organization agrees to maintain a proper separate account of the grant sanctioned by the Board.
- 12. Whether applied for assistance previously, if so, with what results.
- 13. details of financial assistance already received from the Board, if any, and the purpose for which it was received.

Year	Amount of grant	Purpose in brief	Total exp. Incurred	Amount of grant utilized.	Has utilization certificate been accepted by the Board	Remark
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#### B. Project Proposal

- i) Details of the project proposal with justification for implementation
- ii) Requirement of funds
- iii) Total financial assistance sought from the Board
- iv) Has any grant for the same purpose been applied for from any other sources, if so, please state

## C. Supporting documents and annexures relating to project proposal

Certified that the information given above is correct and we agree to abide by the rules and regulations of the Board for utilization of the financial assistance sought for

Signature of Authorised Authority





P  $\mathbf{E}$ R A T I O N A L G  $\mathbf{U}$ Ι  $\mathbf{D}$ E L N E S

# LIST OF RELATED CENTRAL GOVERNMENT DEPARTMENTS AND OTHER AGENCIES

NAME OF THE ORGANISATION	ADDRESS	TEL. NO, FAX NO. & E-MAIL
Department of Agriculture & Cooperation — Horti. Division (DAC)	Deptt, of Agri, & Co-op., Krishi Bhawan, New Delhi - 110 001	Ph. 23381012 Fax. : 23384978.
National Horticulture Board, (NHB)	Plot no. 85, Sector-18, Institutional Area, Gurgaon-122015	Ph. 01242343414/2342992 Fax: 0124-2342991, 2341225 Email: nhb@hortibizindia.org
Indian Council of Agricultural Research (ICAR)	Krishi Bhawan, Dr. Rajendra Prasad Road, New Delhi-110001	Ph. 23382629 Fax. 23387293 Email: isp@icar.delhi.nic.in
Indian Agricultural Research Institute (IAIR)	Pusa, New Delhi - 110 012	Ph. 25843375, 25733367 Fax : 25846420 Email:snagarajan@flashmail.com
Council of Scientific & Industrial Research (CSIR)	Anusandhan Bhawan, 2 Rafi Marg New Delhi 110 001	Ph.: 23710472/23717053 Fax: 23714788/32710618 Email:dgcsir.@res.in.com snagarajan@flashmil.com.
Agriculture & Processed Food Export Development Authority (APEDA)	Ministry of Commerce, August kranti Marg, Houz Khas, New Delhi	Ph.: 26513167/ 26513219/26513204 Fax: 26195016/26101371 E-mail:Trade@apedadelhi.nic.in
Ministry of food Processing	Panchsheel Bhawan, August Kranti Marg, New Delhi-110 049	Ph.26493225/26493277 Fax: 26493228/26493012
National Bank for Agriculture & Rural Development (NABARD)	Sterling Centre, Dr. Annie Basant Road, Worli, Mumbai-400 018	Ph. 24922698/249390651 24930881
National Cooperative Development Corporation (NCDC)	4 Siri Institutional Area, Hauz Khas, New Delhi-16	Ph.26510314/26519247/ 26567475/65563105 Fax: 6962370
Spices Board	Sughandha Tower, PB. No. 2277, Cochin-682025	Ph. 2333610/2333616/23479656 Fax. 0484-331429/334429 E-mail: Sbhochn@giasmd01. vsnl.net.in
Coconut Development Bopard (CDB)	Ministry of Agriculture, Govt. of India, Kerabhavan, Kochi-682 001, Kerela	Ph. 0484-2369428/ 2362237/2371266 Fax: 0484-2370737 Email:cdbkochi@vsnl.net.in.com
Central Food & Technological Research Institute (CFTRI)	Cheluvamba mansion, Mysore-570 013, KTK	Ph. 0821-2517760/ Fax: 0821-2516308. E-mail:ttm@escftri_ren_nie.in.com



O P E R A T I  $\mathbf{o}$ N A L G U  $\mathbf{D}$ E L I N E S

National Dairy Development Board (NDDB) (Fruit & Vegetable Project	Mangolpuri, Industrial Area, Phase-I, Mangolpuri,	Ph. 91-27271729, 27272896 Fax. : 27277816
Council for Advancement of People's Action and Rural Technology (CAPART)	Indian Habital Centre Zone -V-A, 2 <sup>nd</sup> Floor, Lodhi Road, New Delhi-110 003	Ph. 11-24642395 Fax: 24648607/24625822 Email: capart@caparthq. delhi.nic.in
Small Farmers Agri Business Consortium (SF-C)	4th Floor, PHD House, Siri Institutional Area, August Kranti Marg	Ph. 26862365 Fax. 26862367 Email: sfac@ren02.nic.in
National Small Industrial Corporation (NSIC)	NSIC Bhawan, Okhla Industrial Estate, New Delhi	Ph. 26845815/26830390 Fax: 26840901 Email:nsiccmd@nde.vsnl.net.in.com Ph.: 23011519/3010910
Defence Research and Development Organisation (DRDO)	South Block & Sena, Bhawan, New Delhi	Fax: 23018216
Central Institute of Medicinal & Aromatic Plants (CIMAP)	Near Kukrel Picnic Sport, PO-Cimap, Ring Road, Khurram Nagar,	Ph.: 522-342676 -2359623/24/32 Fax: 522-385554
Indian Institute of Packaging (IIP)	E-R, MICD Area, P.B. No. 9432, Chakala, Lucknow-226015	Ph.022-28219803 Fax. 28216751
Deptt of Scientific & Industrial Research	Technology Bhawan, New Mehrauli Road, New Delhi	Ph. 23717053/23710472 Fax: 23710618 E-mail:dgcsir@csir.res.in
Deptt. of Bio-technology	Min. of Science & Technology Block-2 6-8th Floor, CGO Complex, Lodhi Road, New Delhi	Ph.243629550/ 24360718 Fax. 24362884 Email : btic@dbt.delhi.nic.in
Deptt. of Land Resources	Min. of Rural Department,, Deptt. of Wasteland Development & Rural Development G-Wing, Nirman Bhawan, New Delhi	Ph. 011-23012541/23017460 Fax. 23017584
Drought Prone Area Programme DPAP/DDP	DPAP, Cuddapah-516004 AP	Ph. 08562-246570 2362237/2371266
Ministry of Water Resources	Sharm Shakti Bhawan New Delhi-I	Ph. 23710619/32710343 Fax: 237100253
North Eastern Development Finance Corporation Ltd., (NEDFI)	IDBI Building, G.S. Road, Guwahati-781005, Assam	Ph.: 361-2567202/206



 $\mathbf{o}$ P E R A T I  $\mathbf{o}$ N A L G  $\mathbf{U}$ I D E L I N E S

Direcotraten of	Krishi Bhawan,	Ph. 11-23013445
Marketing &	New Delhi	-
Inspection (DMI)	8	
Small Scale	10/10, Modan Mohan	Ph. 0522-2209517-21
Indurial Development	Malviya Marg,	Fax: 0522-2209513-14
Bank (SIDBI)	2	
ICICI Ltd.,	ICICI ltd. 8th Floor,	Ph. 022-26536821-26531414
	ICICITower, Bandra-Kurla	Fax: 022-26531233/6531122
	Complex, Bandra,	
	East Mumbai-51	
Industrial Development	IDBITower,	Ph. 22-22189111/22189117
Bank of India (IDBI)	WTC Complex,	Fax: 22181294
	Cuffe Prade, Colaba,	E-mail:pro@dbi.co.in
	Mumbai-400 005	
Agriculture Finance	Dhanraj Mahal, Ist Floor,	Ph. 022-22026777/22028924
Corporation	Chatrapati Shivaji	Fax: 22181294
	Maharaj Marg	
	Mumbai-400 001	ř.
National SC/ST	No. 8, Balaji Guru Ravi	Ph. 26227669/26468936
Financial And	Das Marg, Kalkaji,	Fax 26168941
Development	New Delhi-19	
Tribal Cooperative	NCUI Building IInd	Ph. 26866084
Marketing And	Floor, 3	Fax:26866926
Development Feberation	Siri Institutional Area	(16)
of Indian Ltd. (Trifed)	Kehl Goan Marg,	
	New Delhi16	
National Minorities	1, Tamoor Nagar,	Ph. 26325652
Development and	Opp. D-966	Fax: 26325651
Financial Corporation	New Friends Colony,	
*	New Delhi-5	
National Agricultural	Asharm Chowk, Sidharthan	Ph. 91-26840019/
Co-operative marketing	Enclave, Ring Road,	26845106
Federation Ltd.,	New Delhi-110014	Fax: 26480261
(NAFED) -		E-mail: nafed@co-op.nic.in
Small Industries	SSI Nirman Bhawan,	Ph. 23018315/23016176
Development	New Delhi - 110 011	Email: helpdesi@aghuu
Organisation (SIDO)		dyog. com

## PROGRAMMES/SCHEMES OF NHB - ANNEXURES





 $\mathbf{o}$ P E R A T I O N A L G U I  $\mathbf{D}$ E L I N E S

National Bureo of Plant Genetic Resorces, (NBPGR)	Pusa Campus, New Delhi	Ph. 25789208/25789211
Directorate of Plant Protection Quaranting & Storage	NH-4, Faridabad-121003	Ph.: 25413985 Fax: 25412125
WoldTrade Organization (WTO) Affairs	Krishi Bhawan New Delhi	Ph. 23385093 Email: joseph@aishidelhi.nic.in
Confederation of Indina Industry (CII)	23, Institutional Area, Lodhi Road, New Delhi-110003	Ph. 24629994-7 Fax. 24626149
Federation of India Chambers of Commerce and Industry (FICCI)	Federation House Tansen Marg, New Delhi-110001	Ph. 23738760-70 Fax. 23320714 Email:ficci@ficci.com
Bureau of Indian Standards	Manak Bhawan 9, Bahadur Shah Zafar Marg, New Delhi-110002	Ph. 23234026/23235806





P E R A T A L G D  $\mathbf{E}$ L E

## List of NHB Publications

Regular Publication	
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1.	Horticulture Information Service (Monthly)
	Annual Subscription
	Commercial Organisation Rs. 750/-
	Institutes and Libraries Rs. 650/-
	Single Copy Rs. 75/-
2.	Facts & Figures (Indian Fruits & Vegetable Rs. 600/
3.	NHB Production Year (1997) Rs. 500/-
4.	Indian Horticulture Datadase (1998) Rs. 850/-
5.	Indian Horticulture Database (1999) Rs. 500/-
6.	Indian Horticulture Database (2000) Rs. 700/-
7.	NHB Production Year Book (2001)
8.	Indian Horticulture Database (2001)
9.	Indian Horticulture Database (2002)
	(Released in October (2002) Rs. 650/-
10.	Indian Horticulture Database (2003)
	(with C D Rom). Rs. 850/-
•	Indian Horticulture Database
	(without C D Rom) Rs. 650/-
•	Indian Horticulture Database
	(Only C D Rom). Rs. 250/-
Oth	er Publication
1.	First National Conference on Bee Keeping Rs. 75/-
2.	Wholesale Marketing of Fruits & Vegetables in Rs. 400/-in Metropolitan Cities (1991-95)
3.	Wholesale & Retail Marketing of Fruits & Vegetables Rs. 300/-in Metropolitan Cities (1995-1999)
4.	Market Profile of Important Wholesale Fruits and Rs. 200/-
	Vegetable Market of the Country
5.	Operational Guidelines (Undated-Dec. 2004)
6.	Approaches for Sustainable Development for Horticulture
7.	Horticulture in India

Horticulture Board' Payable at Gurgaon (Haryana.)

PROGRAMMES/SCHEMES OF NHB - ANNEXURES



R L E T. E S

## LIST OF NATIONAL HORTICULTURE BOARD OFFICES

#### 1. AHMEDABAD

Sardar Patel Market, Jamalpur Gate, Opposite Calico Mills

Tele/Fax: 079-25321922

E-mail : harisingh@

yahoo.com

#### 2. BANGALORE

Hall No. 2, 1st Floor, MG Complex, APMC Yard, Yeshwantpur Pin Code-560022

Tele/Fax: 080-23371935

E-mail: nhbbln@yahoo.com

#### 3. BHOPAL

32, Purjor House, 1st Floor, Indira Press Complex-I Pin Code-462011

Tele/Fax: 0755-2761741 E-mail: nhbbpl@sify.com

#### 4. BHUBANESHWAR

N-2/82, Lottery Plot, Nyapali, Pin Code-751015

Tele/Fax: 0674-2558134

Tele/Fax : 00/4-2338134

E-mail : nhbakdas@sify.com

#### 5. NAVI MUMBAI

Room No. 317, 4th Floor, Central Facility Building, A.P.M.C. Fruit Market Complex, Sector-19, Turbhe, Vashi, Pin Code-400703

Tele/Fax: 022-27846950

E-mail: nhbmic@bom.

nic.in

#### 6. KOLKATA

Mayukh Bhawan, 2nd Floor, Salt Lake, Sector-II

Pin Code-91

Tele/Fax: 033-23211259,

23377182

E-mail : nhbwb@vsnl.net

#### 7. CHANDIGARH

3309, 1st Floor, Sector-32-D

Pin Code-160047

Tele/Fax: 0172-2648073 E-mail: nhbchandigarh@

rediffmail.com

#### 8. NEW DELHI

19-22 (Garage), Krishi Bhawan Pin Code-110001

Tele/Fax: 011-23073019,

23097015

E-mail : ssnijhaar@

yahoo.com

#### 9. GANGTOK

Travel Lodge Building, Behind Election Office, Tibet Road

Pin Code-737101

Tele/Fax: 03592-228453 E-mail: nhbgtk@

sanchamet.in

#### 10. GUWAHATI

Chhibber House, 4th Floor, Dispur P.O.

Pin Code-781005

Tele/Fax: 0361-2599141

E-mail: nhbghymic@

yahoo.co.in



E R A Т I G TJ T D E T

#### 11. HYDERABAD

202, 2nd Floor, Shantiniketan Apartment, Chirag Ali Lane ABIDS,

Pin Code-500001

Tele/Fax: 040-23201140 E-mail: nhbhyd@vsnl.net

#### 12. JAIPUR

C/o APMC, Subzi Mandi, Lal Kothi, Tonk Road Pin Code-302001 Tele/Fax: 0141-2742733

E-mail: rsbhati@yahoo.com

#### 13. JALANDHAR (PUNJAB)

C/o Director of Horticulture Horticulture Complex Cantt. Road

Tele/Fax: 0181-223048

#### 14. LUCKNOW

C/o Director of Horticulture 2, Sapru Marg, Udyan Bhawan Pin Code-226001

Tele/Fax: 0522-2280374

E-mail : nhb lko@yahoo.co.in

#### 15. CHENNAI

Module No. 37, II Floor SIDCO Readymade Garment Complex Industrial Estate Guindy Pin Code-600032

Tele/Fax: 044-22323865

22323151

E-mail : nhbtn@vsnl.net

#### 16. NAGPUR

C/o Secretary, APMC Kalmana Market Yard Pin Code-440008

Tele/Fax: 0712-2680528

#### 17. PATNA

Verma Centre, 5th Floor Room No. 501-502 Boring Canal Road Pin Code-800001 Tele/Fax: 0612-2228218

2207128 E-mail: nhbpatna@

yahoo.com

#### 18. SHIMLA

HPMC, Nigam Vihar,
Pin Code-171002 (H.P.)
Tele/Fax: 0177-2623801
E-mail: rkagarwalnhb@
vahoo.com

#### 19. SRINAGAR

Horticulture Complex, Rajbagh Pin Code-190008

#### 20. TRIVANDRUM

TC 41/1986, Meena Bhawan, Manacaud Pin Code-695009 Tele/Fax: 0471-2467943 E-mail: nhbtvm@vsnl.net

#### 21. VIJAYAWADA

Municipal Stadium Complex Pin Code-520010 Tele/Fax: 0866-473351

#### 22. JAMMU

Hall No. 307, A-2, 3rd Floor,
South Block, Bahu Plaza
Rail Head Complex
Pin Code-180004
Tele/Fax: 0191-2474349
E-mail: nhbjammu@yahoo.
co.in

#### 23. NASIK

"A" Wing, New Shopping Complex, APMC, Market Yard, Panchwati, Pin Code-422003 Tele/Fax: 0253-2511131



E R Т I I. G I D E I E S

#### 24. PUNE

Plot No. R-7, P.B. No. 1407, Opp. N.S.C. Building, M.S.A.M.B. Building, Gultekdi Market Yard Pin Code-411037 Tele/Fax: 020-24264293

#### 25. AGRA

C/o Superintendent Garden, Shahjan Park, Tajganj, Pin Code-282001 Tele/Fax: 0562-2331470

#### 26. KANPUR

133/54, 'O' Block, Kidwai Nagar Tele/Fax: 0512-2607631

#### 27. INDORE

Residency Kothi (Complex) Pin Code-452001 Tele/Fax: 0731-701522

#### 28. RANCHI

Laxmi Niwas,
Krishi Bhawan
Kankey Road
Pin Code-834008
Tele/Fax: 0651-2230132
E-mail: nhbranchi@yahoo.

co.in

#### 29. SURAT

310/311, 3rd Floor, I.D. Shopping Centre, Near Shivaji Statue, Sahara Darwaja Pin Code-395003 Tele/Fax: 0261-2311343

#### 30. MADURAI

Plot No. 142, 1st Floor, Seikkilar, Street Extension, Bibikulam Pin Code-625002 Tele/Fax: 0452-531195

#### 31. KARNAL

Diwan Colony Pin Code-132001 Tele/Fax: 0184-24295

#### 32. AMRITSAR

C/o Directorate of Horticulture, Room No. 13, 2nd Floor, Kheti Bhawan, Ranjeet Avenue Pin Code-143001 Tele/Fax: 0183-2500236

#### 33. ABOHAR

Vikas Bhawan, Fazilka Road Pin Code-152116 Tele/Fax: 01634-24023

179, Phase-2, Vasant Vihar

#### 34. DEHRADOON

Pin Code-248001

Tele/Fax: 0135-2761922

E-mail: nhb\_deharadoon@yahoo.com

#### 35. RAIPUR (CHATTISGARH)

Market Information Centre, Katela Bhawan, Civil Lines Pin Code-492001 Tele/Fax: 0771-2423992 E-mail: nhbraipur@yahoo.

co.in

36. BARAUT, DISTT. BAGHPAT

C/o Regional Institute of Rural Dev., Delhi-Saharanpur Road Tele/Fax: 01234-268685



 $\mathbf{O}$ P  $\mathbf{E}$ R A T I O N A L G  $\mathbf{U}$ I  $\mathbf{D}$  $\mathbf{E}$ L I N E S

## NATIONAL HORTICULTURE BOARD (HEAD QUARTER)

Sl.No.	Name and Designation	Office	Residence
1.	Shri Alok Kumar Jain Managing Director	2342992	-
2.	Shri N.C. Mistry Sr. Dy. Director	2347441	2382693
3.	Shri P.K. Singh Dy. Director	2343416	2383701
4.	<b>Shri Brajendra Singh</b> Dy. Director	2342989	3951414
5.	Shri S.C. Jain Dy. Director (F & A)	2347440	011-27945173
6.	Dr. A.K. Das Asstt. Director	2342990	_
7.	Shri Dheerpal Singh Asstt. Director	2341239	=
8	Shri R.J. Ram Asstt. Director	2347442	
9.	Shri S.C. Garg Asstt. Director (Computer)	2343348	_
10.	<b>Dr. S.C. Panwar</b> Asstt. Director	2341209	_ '
11.	Shri Pushpendra Arya Asstt. Director	2343776	_
12.	Shri Lal Singh Asstt. Director	2343414	011-25833517
13.	Shri S.N. Srivastava Asstt. Director	2347439	2346088
14.	Shri Bani Singh Asstt. Director	2348313	011-20908595
15.	Shri U.S. Bhardwaj Asstt. Director	2343416	_
16.	Shri R.K. Singh Asstt. Director		_
17.	R.K. Aggarwal	2343416	_
	Asstt. Director		
18.	Shri Surender Singh Asstt. Director	-	2251494





F  $\mathbf{R}$ E E

## NHB SCHEMES AT A GLANCE

1. DEVELOPMENT OF COMMERCIAL HORTICULTURE THROUGH PRODUCTION AND POST-HARVEST MANAGEMENT

#### COMPONENTS

#### (A) Production Related

- High quality commercial horticulture crops
- Indigenous crops/produce, herbs
- Aromatic plants
- Seed & Nursery
- Biotechnology, Tissue Culture
- Bio-pesticides
- Organic Foods
- Estt. of Hort. Health Clinics/ Laboratory (For Agri/Horti Unemployed graduates)
- Consultancy Services
- Bee-keeping.

#### (B) PHM/Primary Processing Related

- Grading/Washing/Sorting/ Drying/Packing centers
- Pre-cooling Unit/Cool Stores
- ReferVan/Containers
- Sp.TransportVehicle
- Retail Outlets
- Auction Plateform
- Ripening/curing chamber
- Market yard/rope ways
- Radiation unit/Dehydration unit/Vapour Heat Treatment unit.
- Primary processing of products fermentation, extraction, distillation, juice vending pulping, dressing, cutting, chopping etc.
- Hort. Ancillary industry e.g. tools, equipment, plastics, packaging etc.
- Crates, Cartons, Aseptic Packaging & Nets (50% subsidy)

#### PATTERN OF ASSISTANCE

 Back-ended capital investment subsidy not exceeding 20% of the project cost with a maximum limit of Rs. 25 lakh per project. (Rs. 30 lakhs for North East/ tribal areas) for production / Postharvest management and primary processing of the Horticulture produce.

#### How to Apply

- Project to be submitted in prescribed format for issuance of Letter of Intent (LOI)
- Applications with project cost upto Rs. 10.00 lakhs may be sent directly to respective state office of NHB and applications with cost above 10.00 lakhs may be sent to NHB, HQ
- NHB will issue LOI to eligible projects which will remain valid for 1 year from date of issue.
- Promoter should approach to the Bank/ FI of his choice after obtaining LOI from NHB.
- The Project should be implemented within a period of 2 years from date of sanction of Term Loan.
- Term Loan should be at least 25% of the project cost up to projects size of Rs. 30 lac and 40% of project cost for project larger then Rs. 30 lac.
- On completion Bank will submit proposal to NHB for release of subsidy along with fact sheet.

#### PROCESSING FEE

1.	Project with cost upto Rs. 10.00 lac	Exempted
2.	Project with cost above Rs. 10.00 lakh and upto Rs. 20.00 lac.	0.25% of the project cost
3.	Projects with cost above Rs. 20.00 lac.	0.50% of the project cost





O P E R A T I O N A L

GUIDELINE

2. CAPITAL INVESTMENT SUBSIDY FOR CONSTRUCTION/ MODERNIZATION/EXPANSION OF COLD STORAGE AND STORAGE FOR HORTICULTURE PRODUCE

#### COMPONENTS

- 1. Cold Storage
- Controlled
   Atmosphere (CA)/
   Modified Atmosphere (MA) Storage
- 3. Onion Storage

#### PATTERN OF ASSISTANCE

 Back-ended capital subsidy not exceeding 25% of the project cost with a maximum limit of Rs. 50 lacs per project (Rs. 60 lacs for North East areas @ 33%) of the project cost.

#### HOW TO APPLY

- Project involving term loan may be submitted to Banks/FIs/NCDC, as the case may be, for appraisal/sanction of loan and release of NHB subsidy.
- For self-financed projects, LOI in prescribed format is needed.

#### PROCESSING FEE

- 1. Project with upto upto
  Rs. 10.00 lac

  2. Project with cost
  above Rs. 10.00 lakh
  and upto
  Rs. 20.00 lakh

  3. Projects with cost
  above Rs. 20.00 lakh
  project cost
- 3. TECHNOLOGY DEVELOPMENT AND TRANSFER
- Introduction of New Technologies
- Domestic visit of farmers
- · Technology Awareness
- Upto 100% financial assistance as under:
- Upto Rs. 25.00 lakh
- As per actuals
- Upto Rs. 50,000/seminar
- 4. MARKET INFORMATION SERVICE FOR HORTICULTURE CROPS
- Generate information on wholesale prices, arrivals and trends in various markets for horticulture produce and
- Dissemination of information through media and publications.
- To assist farmers, Exporters, dealers, research organisation etc.





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## 5. HORTICULTURE PROMOTION SERVICE

- Techno-Economic Feasibility Studies to review the present status of horticulture development in particular area/state
- · Identify constraints and suggest remedial measures
- Develop short term & long term strategies
- Provide consultancy services and expert services

- Studies through Professional Consultants
- Upto 100% financial assistance

