

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION No. 376

TO BE ANSWERED ON THE 22nd July, 2025

IMPLEMENTATION OF AIF

376. SHRI SUDHAKAR SINGH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the total allocation of funds under the Agriculture Infrastructure Fund (AIF) to all States and Union Territories since its inception, State/UT-wise and year-wise;
- (b) the details of key criteria and rationale adopted by the Government in determining the allocation of funds under AIF across different States and Union Territories;
- (c) the number of agriculture infrastructure projects sanctioned and developed in Bihar under the AIF, detailing the type of infrastructure (e.g., cold storage, warehousing, processing units, irrigation projects) and their respective approved funding;
- (d) the status of physical and financial progress of each of these infrastructure projects in Bihar as on date;
- (e) whether the Government monitors and evaluates the impact of these funded infrastructure projects on farmers' income and productivity; and
- (f) if so, the details of such evaluations and the outcomes thereof, particularly in Bihar, and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्यमंत्री (SHRI RAMNATH THAKUR)

(a) & (b): The Agriculture Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for post harvest management infrastructure and viable farming assets through interest subvention and credit guarantee support. Under the scheme, Rs.1 Lakh Crore is provided by banks and financial institutions as loans with interest subvention of 3% per annum and credit guarantee coverage under CGTMSE and NABSanrakshan for loans up to Rs.2 Crores.

At the inception of the scheme, a tentative State wise allocation of financing facility was made on the basis of the ratio of total value output of Agriculture and Allied sectors of States/UTs. The details of the allocation is mentioned at **Annexure-I**.

(c) & (d): At the inception of scheme, a tentative allocation of Rs 3980 crore was made for the state of Bihar. As on 30th June 2025, Rs.1440.80 Crore have been sanctioned for 1763 projects. Out of this, 914.64 crore have been disbursed under AIF in Bihar state. The total project cost for these sanctioned projects is Rs.2419 crores. Project-wise details of Loans sanctioned and disbursed in the State of Bihar are given in **Annexure-II**.

(e) & (f): An impact assessment was conducted in December 2023 to evaluate the scheme's performance, gather beneficiary feedback, and suggest improvements.

The evaluation highlighted positive impact of the scheme in terms of increase in farmers' income, increase in agriculture storage capacity, growth of post harvest and value addition infrastructure for agriculture produce, generation of employment and encouraging agriculture entrepreneurship. Although a specific evaluation exclusively for the State of Bihar was not undertaken, the study component included samples from Bihar among other States, and findings were analysed in a holistic manner. The outcomes of the study were generalised at the national level to assess the overall impact of the Agriculture Infrastructure Fund (AIF) Scheme across the country, including Bihar. The details of the outcome of the study are enumerated hereunder:

- i. 31% of the AIF units availed government subsidies also. Thus, they have been benefitted due to Convergence under AIF.
- ii. Around 85% of the total units, availability of AIF loan was the main reason for starting the unit.
- iii. On an average about 40% of the project cost of the AIF units was covered by AIF loan.
- iv. Around 70% of the units have taken loan for creating new infrastructure.
- v. The employment generated by AIF unit activities was relatively higher in peak seasons than in slack season. The average number of persons employed per unit in the peak season was found to be 11. The average was highest i.e. 27 in Rajasthan and lowest i.e. 5 in the state of Maharashtra.
- vi. Number of persons employed per unit was higher in case of agro processing units.
- vii. The total capacity created by sample AIF warehouse, cold storage units and silos is around 879 thousand MT. Also, these units have occupied total area of around 2900 thousand sq. feet.
- viii. Overall responses reveal satisfactory demand for products/services of AIF units and satisfactory income from these units.
- ix. Most of the units are situated in the rural areas indicating proximity to the agriculture production regions and around 54% of the respondents believed that incomes of farmers have increased because of the AIF units and majority of them reported that the increase in incomes was very high and satisfactory.
- x. Around 54% of the respondents felt that overall, the farmers have benefitted due to the AIF facilities.

ANNEXURE-I**Tentative Allocation of Funds to all States/UTs at the inception of Scheme****(Amount in Rs. Crore)**

Sr No	State	Tentative Allocation
1.	Uttar Pradesh	12831
2.	Rajasthan	9015
3.	Maharashtra	8460
4.	Madhya Pradesh	7440
5.	Gujarat	7282
6.	West Bengal	7260
7.	Andhra Pradesh	6540
8.	Tamil Nadu	5990
9.	Punjab	4713
10.	Karnataka	4525
11.	Bihar	3980
12.	Haryana	3900
13.	Telangana	3075
14.	Kerala	2520
15.	Odisha	2500
16.	Assam	2050
17.	Chhattisgarh	1990
18.	Jharkhand	1445
19.	Himachal Pradesh	925
20.	Jammu & Kashmir	900
21.	Ladakh	
22.	Uttrakhand	785
23.	Tripura	360
24.	Arunachal Pradesh	290
25.	Nagaland	230
26.	Manipur	200
27.	Mizoram	196
28.	Meghalaya	190
29.	Goa	110
30.	Delhi	102
31.	Sikkim	56
32.	Puducherry	48
33.	A&N Islands	40
34.	Daman & Diu	22
35.	Lakshadweep	11
36.	Dadra & Nagar Haveli	10
37.	Chandigarh	9
	Total	1,00,000

ANNEXURE-II**Project-wise detail of Loans sanctioned and disbursed in the State of Bihar on
30th June 2025****(Amount in Rs. Crore)**

S.N	Project Type	Number of Projects	Sanctioned Amount	Disbursed Amount
1	Warehouse	712	663.20	404.53
2	Processing Units	334	380.68	247.31
3	Cold Stores and Cold Chain	40	162.00	99.01
4	Sorting & Grading Unit	22	29.81	25.81
5	Silos	4	26.34	13.84
6	Custom Hiring Centre	154	20.12	19.00
7	Organic inputs production	4	15.71	0.61
8	Assaying units	5	4.62	0.47
9	Logistics Facility	4	2.81	2.56
10	Bio stimulant production units	2	8.50	2.50
11	Ripening Chambers	4	2.24	0.92
12	Infrastructure for smart and precision agriculture	8	1.09	1.00
13	Packaging units	8	0.63	0.53
14	Supply chain infrastructure for clusters of crops	1	0.40	0.00
15	Composite Project	2	0.31	0.31
16	Others	459	122.34	96.26
Grand Total		1763	1440.80	914.64
