



Agriculture Infrastructure Fund Strengthens Post-Harvest Infrastructure through Interest-Subvented Loans

Posted On: 03 FEB 2026 8:15PM by PIB Delhi

The Agriculture Infrastructure Fund (AIF) is a Central Sector Scheme to mobilize medium and long-term debt financing for the development of post-harvest management infrastructure and community farming assets. The scheme focuses on strengthening agri-logistics, reducing post-harvest losses, promoting modern storage, processing and value-addition facilities and improving farm-gate level infrastructure for efficient supply chains. Under the scheme, banks and financial institutions provide loans with 3% per annum interest subvention by Government of India. Credit guarantee coverage for loans up to ₹2 crore is also supported under **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** and NABSanrakshan. Since inception of the scheme in July 2020 till 26.01.2026, ₹ 80,224.15 crore loan amount has been sanctioned for 1,50,431 projects under AIF, mobilizing the investment of ₹ 1,27,508 crore.

The Components B and C of **Pradhan Mantri – KisanUrja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM)** for solarisation of grid-connected agriculture pumps and standalone solar pumping systems were included as eligible assets for availing AIF benefits in convergent mode in September 2020. The loan component can be converged where groups of farmers organized as Self Help Groups (SHGs), Joint Liability Groups (JLGs), Water User Associations, Cooperatives, or similar entities create such facilities eligible under AIF. Since September until 26.01.2026, ₹ 29.20 crore loan amount has been sanctioned for 921 projects for Components B and C.

This information was given by Minister of State for Agriculture and Farmers Welfare, Shri Ramnath Thakur in a written reply in Lok Sabha today.

RC/PU/660

(Release ID: 2222807) Visitor Counter : 136