Guideline for Fisheries Kisan Credit Card (KCC) -Applicant



Purpose

KCC facility to meet the Short -Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

Eligibility

1- Inland Fisheries and Aquaculture:

Fishers, Fish Farmers (individual & groups/ partners/ share cropper's/ tenant farmers). Self Help Groups. Joint Liability Groups and women groups. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

Capital and Input activities

The working capital components in fisheries, under the scale of finance. may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working
capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

Repayment

The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

Rate of Interest

The rate of interest will be as stipulated by RBI guidelines issued from time to time

To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time

Documents Required (In General)

. Proof of identity: Self attested copy of Voter's ID Card/Driving Licence PAN Card/Aadhar Card/Passport/Photo IDs issued by Govt authority etc.
Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority/Local Panchayat / Municipalities etc. Applicant's recent Photograph (2 copies) not older than 6months. Land record - only if applicable.

Scale of Finance fixed by State level Committee for Inland Fisheries.

Sr. no.	Cost for Inland Fisheries Management	Scale of Finance fixed by State level Committee.
1	Fish culture in grown-out pond per hectare.	2,20,000
2	Fishing in rivers, ponds & reservoir with help of small boats.	7,500
3	Fish culture in brackish water area per hectare.	62,500
4	Culture of shrimps in brackish water per hectare including other aquatic species.	2,00,000
5	Backyard ornamental Fish Farming.	50,000
6	Medium ornamental Fish Farming.	1,30,000
7	Large ornamental Fish Farming.	3,00,000

Reasons for Low Coverage

- Exhaustive List of documents
- Insistence on collateral
- Low scale of finance
- Poor CIBIL Score
- Multiple Applications by same family

List of Documents

- Lease Agreement
- Society Recommendation
- CIBIL Score
- KYC
- Active Fishermen Certificate
- Photo
- Bank Passbook
- Boat VRC

Reasons for Rejection

- Fish Vending & marketing activites not Covered
- Branches not in Service Area
- Existing Bank loan converted into NPA
- Poor CIBIL Score
- Multiple Applications by same family
- Not a member of Village Development Society
- Purchase proof required for fish seed and feed
- Fish License / Lease Agreement not submitted
- If agriculture loan taken fisheries loan not applicable
- Traditional fishers – not have assured fixed income source
- Fishers who do not own can't submit land documents - Cooperative banks

Efforts to improve the coverage of Ghar Ghar KCC Abhiyaan

Inland-Mitras under PMMSY for Ghar Ghar KCC Campaign

Creation of Dashboard and giving access to State Department

KCC to be included in Reservoir Management Plan

PMMSY Beneficiaries to be facilitated

Efforts to increase scale of finance

Minimal essential Documentation