

**GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES**

**LOK SABHA
UNSTARRED QUESTION NO. 1344
TO BE ANSWERED ON 30TH JULY, 2024**

Loan and Insurance Scheme for Fishermen

**1344. Shri Bhartruhari Mahtab:
Shri Manish Jaiswal:
Shri Chudasama Rajeshbhai Naranbhai:
Shri Jugal Kishore:
Shri Ravindra Shukla Alias Ravi Kishan:
Shri Sukanta Kumar Panigrahi:
Shri P C Mohan:**

Will the Minister of **FISHERIES, ANIMAL HUSBANDRY AND DAIRYING**
मत्स्यपालन, पशुपालन और डेयरी मंत्री be pleased to state:

- (a) whether the Government is implementing any credit/loan scheme for fishermen and if so, the details thereof;
- (b) whether there is any provision of insurance scheme for fishermen, if so, the details thereof; and
- (c) the number of people benefitted through the said scheme in Kandhamal Lok Sabha Constituency of Odisha?

ANSWER

**THE MINISTER FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)**

(a): Yes, The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, with effect from financial year 2018-19 is implementing a scheme namely 'Fisheries and Aquaculture Infrastructure Development Fund (FIDF)', which provides concessional finance for development of various fisheries infrastructure facilities to fisheries sector with an interest subvention up to 3% per annum with the repayment period of 12 years inclusive of moratorium of 2 years for repayment of principle amount.

Further, with an aim to facilitate easy access to institutional credit, Government of India in the year 2018-19, extended the Kisan Credit Card (KCC) facility to fishers and fish farmers to meet their working capital requirements. As of date, 4,26,666 KCCs have been sanctioned to fishers and fish farmers in all States/UTs, including 2434 KCCs in the state of Odisha.

(b) & (c): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India under Pradhan Mantri Matsya Sampada Yojana (PMMSY) provides Group accidental insurance coverage to fishers and fish farmers, wherein the entire insurance premium amount is borne by the Central and State Government, with no contribution from the beneficiary. The insurance coverage provided under the scheme includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of an accident for a sum of Rs. 25,000/-. During the last three (from 2021-22 to 2023-24) and current financial year (2024-25), 131.30 lakh of fishers, have been provided the insurance coverage under the scheme. As regards the Kandhamal Lok Sabha Constituency of Odisha, 29,352 fishers and fish farmers have been insured under the said scheme for the years 2021-22 to 2024-2025.
