

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

LOK SABHA
UNSTARRED QUESTION NO. 1671
TO BE ANSWERED ON 2ND JULY, 2019

Credit Cards for Fishermen

**1671. SHRI T.N. PRATHAPAN:
SHRI BALAK NATH:**

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

- (a) whether the Government has proposed to provide credit cards to fishermen and those involved in animal husbandry in the country similar to the kisan credit card provided to farmers, if so, the details and the objectives thereof along with the benefits likely to accrue therefrom;
- (b) whether the move would facilitate access of fishermen and those in animal husbandry to institutional credit, if so, the details thereof;
- (c) whether the Government has fixed any criteria to avail this facility, if so, the details thereof;
- (d) the cash and credit limits of the proposed credit card;
- (e) whether the Government is ready to provide such credit to fishermen on a low interest rate; and
- (f) if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

(SHRI PRATAP CHANDRA SARANGI)

(a) and (b): The Government of India has extended the facility of Kisan Credit Card (KCC) to fisheries and animal husbandry farmers to help them meet their working capital needs. The KCC facility will help fisheries and animal husbandry farmers to meet their short term credit requirements of rearing of animals, poultry birds, fish, shrimp, other aquatic organisms and capture of fish.

(c): The details of criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries are given at **Annexure-I**.

(d) to (f): Under Kisan Credit Card (KCC) facility, for the existing KCC holders the credit limit is Rs. 3 lakh including animal husbandry and fisheries activities whereas the KCC holders for animal husbandry and fisheries have the credit limit of Rs. 2 lakh to meet their working capital requirements for animal husbandry and fisheries activities. Under KCC facility, Interest subvention is available for animal husbandry and fisheries farmers @ 2% per annum at the time of disbursal of loan and additional interest subvention @ 3 % per annum in case of prompt repayment as Prompt Repayment Incentive.

Statement referred to in reply to the part-c of the Lok Sabha Unstarred Q No 1671 for answer on 2nd July, 2019 regarding Credit Cards for Fishermen

The criteria for eligible beneficiaries under Kisan Credit Card (KCC) for Animal Husbandry and Fisheries is as under:.

1. Inland Fisheries and Aquaculture:

- 1.1 Fishers, Fish Farmers (individual & groups/partners/share croppers/tenant farmers), Self Help Groups, Joint Liability Groups and Woman groups.
- 1.2 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.

2. Marine Fisheries

- 2.1 Beneficiaries as listed at 1.1 above who own or lease registered fishing vessel, boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/ mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities

3. Poultry and small ruminant

- 3.1 Farmers, poultry farmers either individuals or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers of sheep/goats/pigs/ poultry/birds/rabbit and having owned/rented/leased sheds.

4. Dairy

- 4.1 Farmers and Dairy farmers either individuals or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds.
