

F.No. 3/52/2022-AC
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building Parliament Street,
New Delhi – 110001
Dated: 11.04.2023

To:

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: Resuming of the nationwide AHDF KCC Campaign from 1st May 2023 to 31st March 2024 – reg.

Sir,

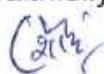
As you are aware, a special saturation drive in the form of weekly "District-level Camp" was launched w.e.f. November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.

3. Department of Animal Husbandry & Dairying vide its letter dated 13th March 2023 (Annexure II) and Department of Fisheries vide its letter dated 31st March 2023 (Annexure III) have informed that Nationwide AHDF KCC campaign will resume from 01.05.2023 till 31.03.2024. The guidelines mentioned in circulars of respective Departments dated 10.11.2021 (enclosed as part of Annexure II and Annexure III) should be strictly followed during the campaign.

4. In view of the above, you are requested to issue suitable instructions to all zonal and regional heads, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to monitor the progress of the camp in your personal desk and ensure successful holding of camps.

Yours faithfully


(Chandragupta Shaurya)
Under Secretary to the Govt. of India
Phone No.23747189

e-mail: acsec-bkg@nic.in

Encl: as above

Copy to:

1. All SLBC Convenors- For coordinating the conduct of weekly camps with help of District administration and LDMs as per SOP.
2. Director (Fisheries), Department of Fisheries, Krishi Bhawan for information
3. Assistant Commissioner (DD), Department of Animal Husbandry & Dairying, Krishi Bhawan for information

4. Mission office

F. No. 3/5/2020-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 24th September, 2021

To

1. MD & CEOs of all PSBs
2. Chairman NABARD

Subject:- KCC for Animal Husbandry, Dairying and Fisheries-reg.

Sir,

As you are aware, RBI vide their Master Circular dated 4.2.2018 extended the KCC facility to the farmers engaged in animal husbandry and fisheries for their working capital requirement. Further, keeping in view the importance of livestock sector and its contribution to overall GDP in agriculture, a separate target of Rs.61,650 crore has been earmarked for animal husbandry and fisheries within the overall term loan target of Rs.6,80,000 crore for agriculture during 2021-22.

2. To further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised (enclosed at Annexure) in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.
3. PSBs and NABARD in respect of Cooperative Banks and RRBs are advised to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies.
4. While issuing separate KCC for animal husbandry, dairy and fisheries, Banks may look into the operational aspects with respect to issuing KCC to crop or allied activities separately or together. It is clarified in this regard that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairy , fisheries and other allied activities. In case of composite KCC, which includes credit facility for agriculture and allied activities or augmentation of credit limit on the existing KCC (agriculture) due to add on requirement for allied activities, no separate KCC should be issued.

Yours faithfully,


(A.K.Das)

Deputy Secretary
[Email: aecsec-blkg@nic.in](mailto:aecsec-blkg@nic.in)
Ph.No : 23748736

Enclosure: as above

CC :

1. Ms.Varsha Joshi, JS (CDD), DAHD wrt d.o. letter dated 05.08.21
- 2.CEO IBA, with the request to issue similar advisory to Private Sector Banks.

Draft Guideline for Animal Husbandry and Fisheries Kisan Credit Card -Applicant

| S. No. | Title | Criteria |
|-----------|-----------------------------------|--|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>1. Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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.</p> <p>2 Marine Fisheries:</p> <p>Beneficiaries listed 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds. |
| 3 | Scale of Finance | <p>The scale of finance will be fixed by the District Level Technical Committee (DLTC)/State Level Technical Committee (SLTC) based on local cost worked out on the basis of per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

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| | Fishery | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply. |
| 4 | Drawing power | The drawing power will be worked on the basis of the latest Valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 | 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. |
| 6 | Rate of interest | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 7 | Interest subvention | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations :</p> <p>(i) In order to provide short-term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of Rs. 3 lakh.</p> <p>(ii) To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term</p> |

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| | <p>loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs. 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| 8 | <p>Collateral</p> <p>No collateral required up to Rs. 1.6 lakh.</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment and the enhanced collateral free credit limit.</p> |
| Documents required (In General) | <p>1. 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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p> |

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| 9 | For Dairy/Animal Husbandry Activities | <p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline.</p> |
| | For poultry Activities | <p>i. No. of birds held by the applicant for Broiler/ Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>ii. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | For fisheries Activities | <p>i. In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> <p>ii. Marine Fisheries: By way of</p> <p>Traditional fishing through country boats.</p> <p>Coastal mechanized fishing through mechanized motorboats.</p> <p>Deep sea fishing through fishing trawlers/vessels.</p> <p>Detail of license/permission for fishing from competent authority.</p> |
| 10 | How to apply | <p>Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.</p> <p>Simplified pro-forma devised by IBA to be used for submitting the application</p> |

Draft SOP for Animal Husbandry and Fisheries Kisan Credit Card for Banks.

| S No. | Title | Criteria |
|--------------|-----------------------------------|---|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>1.Inland Fisheries and Aquaculture:</p> <p>Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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.</p> <p>2 Marine Fisheries:</p> <p>Beneficiaries listed 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds. |
| 3 | Scale Finance | <p>The scale of finance will be fixed by the District Level Technical Committee (DLTC) /State Level Technical Committee (SLTC) based on local cost worked out on the basis of per acre/per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

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| | Fisheries | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, Insurance of the Milch animals, veterinary aid, labour, water and electricity supply. |
| 4 Drawing power | | The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 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. |
| 6 Monitoring of end use | | The account/smart card for the loan issued under the scheme is to be maintained / issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower. |
| 7 Prudential norms | | The extant prudential norms on income recognition, asset classification and provisioning on allied activities will apply. |
| 8 Rate of interest | | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 9 Interest subvention | | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations:</p> <p>In order to provide short-term loans upto Rs.2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan</p> |

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| | <p>amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of 13lakh.</p> <p>To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs.2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of 1 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| 10 Collateral | <p>No collateral required up to Rs. 1.6 lakh</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> |

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| | <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment as well as the enhanced collateral free credit limit.</p> |
| 11 | <p>Documents required (In General)</p> <p>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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p> |
| | <p>For Dairy/Animal Husbandry Activities</p> <p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline.</p> |
| | <p>For poultry Activities</p> <p>No. of birds held by the applicant for Broiler/Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | <p>For fisheries</p> <p>In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> |

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| | Activities | Marine Fisheries: by way of Traditional fishing through country boats. Coastal mechanized fishing through mechanized motorboats. Deep sea fishing through fishing trawlers/vessels. Detail of license/permission for fishing from competent authority. |
| 12 | Application Mode | Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area. |
| 13 | General Advisory Banks | <p>to</p> <ul style="list-style-type: none"> i. The application form should be uploaded on the websites of all banks and widely disseminated in local language ii. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the Animal Husbandry and Fishery farmers. iii. While filling of the application form, the applicant will be encouraged to give consent for coverage under PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC. iv. Application received by the banks from eligible animal Husbandry, dairy and fishery activities should be processed expeditiously within a maximum period of two weeks from date of <i>submission of complete application form</i>)as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account after due process and verification as per Bank Policy and regulatory guidelines. v. Reason for rejection if any should be clearly communicated to the applicant. vi. Banks should report online the progress of KCC sanctioned to Animal Husbandry, dairy and Fishery farmers to D/o Financial Services regularly vii. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs 3 lakh, keeping in view that hardship and financial distress of landless, small and marginal farmers. These directions may be followed while processing the application for issue of KCC. <p><i>*eligible beneficiaries of PM_KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time, within a maximum period of two weeks from submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.</i></p> |

F.No.M-02022/14/2020-CDD(E-15981)
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry& Dairying

Krishi Bhawan, New Delhi.
Dated: 13th March,2023

Circular

Subject: - Resuming of Nationwide AHDF KCC Campaign from 1st May 2023 to 31st March 2024, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.

The undersigned is directed to refer to this department's circular of even number dated 10.11.2021, 01.04.2022 and 12.09.2022 related to Nationwide AHDF KCC Campaign and to inform that the ongoing Nationwide AHDF KCC Campaign will end on 15.03.2023 and will further resume from 01.05.2023 till 31.03.2024. The guidelines mentioned in the earlier circular dated 10.11.2021(copy enclosed) should be strictly followed during the campaign to achieve maximum saturation.

In this regard, further instruction to all Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

This issue with the approval of Competent Authority.



(Ajith Kumar.K)
Assistant Commissioner (DD)

Encl: A/a

To

1. The Chief Secretaries/Administrators of all States/UTs.
2. Principal Secretaries, Animal Husbandry and Dairy Department of States.
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi
4. Secretary, Department of Fisheries, GoI
5. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
6. Cabinet Secretary, Government of India
7. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
8. All Joint Secretaries ,(D/o Animal Husbandry and Dairying) Chairman, NABARD,Mumbai
9. CGM, FIDD, Reserve Bank of India, Mumbai

F.No.M-02022/14/2020-CDD

Government of India

Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying

Krishi Bhawan, New Delhi.

Dated: 10th November, 2021

To

The Chief Secretaries/Administrators of all States/UTs.

Subject:- Nationwide AHDF KCC Campaign from 15th November 2021 to 15th February 2022 , for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.

Sir/Madam,

The Livestock sector is crucial to the Indian economy today, comprising one third of the agriculture and allied sector GVA and having over 8% CAGR. At the same time, Animal Husbandry, Dairying and Fisheries activities play a significant role in generating farmer income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. In view of the need to support this extremely important economic activity, which has traditionally suffered from a lack of organized credit, the RBI has issued a directive dated 04.02.2019 (**Annexure I**) to all banks for issuing Kisan Credit Cards to Animal Husbandry and Fishery farmers (AHDF KCC).

2. The AHDF KCC can take three forms- as an add-on credit facility to existing crop KCC holders; as a standalone AHD Card with collateral free credit limit of up to Rs 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished; or as a standalone AHD Card with credit limit above Rs 1.6 lakh up to Rs 3 lakh, on the basis of collateral or collateral free with proof direct tie up with processor. Department of Financial Services has, on 24.09.2021, issued Operational Guidelines covering all existing provisions regarding AHDF KCC (**Annexure II**).

3. A Special Drive was organized last year, from 1st June 2020 to 31st December 2020, by the Department of Animal Husbandry and Dairying in association with Department of Financial Services, for providing AHDF KCC to eligible dairy farmers of Milk Cooperatives and Milk Producer Companies. During this campaign more than 50 lakh applications for AHDF KCC were sourced from dairy farmers through cooperative milk unions and State Animal Husbandry departments. As an outcome over 14 lakh fresh AHDF KCC have been sanctioned. However, since there are nearly 10 crore AHD farmers across the country, there is ample scope for expansion of this exercise beyond dairy cooperatives to cover other eligible dairy farmers as well as other animal husbandry activities.

4. In order to expand the benefit of Kisan Credit Card to all eligible animal husbandry and fishery farmers in the country, this department, in association with the Department of Fisheries (DOF) and the Department of Financial Services (DFS), is organizing a "**Nationwide AHDF KCC Campaign**" from 15th November 2021 to 15th February 2022.

5. In this campaign, the target for this Department is to cover all eligible farmers who are involved in various Animal Husbandry Activities like rearing of bovines, goat, pig, poultry and other allied activities. This campaign will attempt to saturate all eligible dairy farmers associated with milk unions/MPCs who have not yet been covered in the earlier campaign.

6. It is requested to issue directions for the following steps to be taken to achieve the target systematically:

- (i) The State/UT -wise target for sourcing of AHDF KCC application forms from AHD farmers under the campaign is enclosed at **Annexure-III**. These targets have been set proportional to the number of AHD farmers as per the Livestock Census, and among them the number of Dairy Cooperative farmers yet to be covered by AHDF KCC. The **Principal Secretaries of Animal Husbandry & Dairying** may, keeping in mind the local conditions, set district wise targets, to be achieved by the **District Magistrates**.
- (ii) Principal Secretaries may consult with all District Magistrates over VC to determine the categories of field officers, officials, and local resource persons from various departments and agencies, viz. Animal Husbandry & Dairying Departments, Milk Unions, Agricultural Extension machinery, SRLM personnel including Pashu Sakhis and Bank Sakhis, Revenue officials, common service centres and so on who can be deployed for identifying eligible AHD farmers and assisting them in filling the forms. The **District Animal Husbandry Officer** shall be the **Nodal AHD Officer** for coordinating this activity and ensuring that all the forms are tracked from filling to submission. District Magistrates may accordingly issue **detailed orders** assigning the duties and targets within the district.
- (iii) The model AHDF KCC application form is enclosed as **Annexure-IV** alongwith required undertaking at Annexure-V as per SoP/guideline issued by DFS on 24.09.2021. The certificate by Milk Union for Dairy Cooperative farmers as per application form at Annexure-IV is optional where milk pouring history is available with milk union for that farmer member including dues being paid to farmer member directly. However, this certificate is not mandatory condition for availing KCC card with Credit limit upto Rs 1.60 lakh. The State Animal Husbandry departments may get the sufficient number of forms printed as provided at Annexure-IV alongwith undertaking as at **Annexure-V**,

Acknowledgement as at **Annexure-VI** and checklist as at **Annexure-VII**, and made available for the campaign. The importance of getting the forms filled correctly and completely so that minimum rejections take place cannot be over emphasised. If necessary, a brief training/orientation of these personnel may be organised.

- (iv) Wide publicity about the campaign needs to be ensured, for which the Principal Secretaries may draw up a strategy, including local radio/ TV/ newspaper coverage, outdoor media, and synergising extension agencies such as Agricultural Technology Management Agency (ATMAs), Krishi Vigyan kendras (KVKs), Common service centres (CSCs), State Rural Livelihood Mission (SRLM), Panchayati Raj Institutions (PRIs), etc. They may initiate this publicity from their own resources/ resources already available under DAHD schemes immediately. If necessary, some further funding from DAHD could be considered based on specific proposal from State Government in this regard.
- (v) **Scale of Finance** for Allied activities has already been approved by District Level Coordination Committee (DLCC) for all Districts. District Magistrates may ensure that the same is circulated to all the Bank branches.
- (vi) DFS has issued a detailed SOP (**Annexure-VIII**) on the manner of disposal of the applications. The **Lead District Manager (LDM)** shall be the convenor of a **weekly District AHDF KCC Camp** in which the **Nodal Officer of Animal Husbandry Department** shall bring all the **forms sourced that week**. Representatives of all banks of the district shall be present in the camp. All the forms should be scrutinised as per prescribed checklist enclosed at Annexure-VII and **acknowledgement provided** for all forms (as per Annexure-VI) which are found eligible for further processing. Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist as at Annexure-VII. D/o Financial Services has devised an online data reporting format at **Annexure-IX** and shared with LDMs & Banks to report the progress under the special campaign. DFS will issue login id to all District Magistrate with viewing right to monitor the progress and the same login id can be shared with District Nodal officer.
- (vii) Before the campaign starts on the ground, **Chief Secretary** may chair a meeting of the **State Level Bankers Committee (SLBC)** attended by the Principal Secretaries of Animal Husbandry and Fisheries, and of **Cooperation** (to ensure proper implementation by the Cooperative Banks). The SLBC coordinator would be receiving instructions about the campaign from DFS, and may present the bankers' plan of action in the meeting while the Principal Secretaries may present their strategy for achieving the State target. Thus, both agencies can work in full synergy

and any difficulties can be resolved before the actual field implementation begins. **District Magistrate** may ensure that meeting of District Level Coordination committee (DLCC) and Block Level Bankers' Committee (BLBC) is also be held to sensitize the bank officials in the field level.

- (viii) It is requested that Principal Secretaries AHD may review the progress every fortnight at least once and give **primary importance** to this campaign, keeping track of activities in all the districts and taking corrective action wherever necessary. They may also communicate any difficulties being faced to the DAHD team, ie to the undersigned (Email ID: jsdairy-ahd@gov.in) and to Shri Ajith Kumar.K (Email ID: ajith.moa@gmail.com), so that they can be resolved.
- (ix) District Magistrates may be requested to take review meetings with both the AHD personnel and the banks every week so that the work proceeds smoothly and speedily.
- (x) Chief Secretary is requested to take a follow up meeting three weeks into the campaign and another after a few more weeks to ensure that sourcing of forms as well as sanction of AHDF KCC is taking place as per the target.

7. The progress of the Special Campaign will be jointly reviewed by Secretary DAHD, Secretary DoF, and Secretary DFS around 15 December 2021.

8. Further instruction to Banks shall be issued separately by Department of Financial Services, Ministry of Finance.



10/11/21
(Varsha Joshi)

Joint Secretary to Government of India

Encl: A/a.

Copy for Information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Government of India
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to activate the special campaign.
4. Principal Secretaries, Animal Husbandry and Dairy Department of States.
5. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
6. All Joint Secretaries ,(D/o Animal Husbandry and Dairying)
7. Chairman, NABARD,Mumbai
8. CGM, FIDD, Reserve Bank of India, Mumbai



10/11/21
(Varsha Joshi)

Joint Secretary to Government of India



Annexure-I

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2018-19/112

FIDD.CO.FSD.BC. 12 /05.05.010/2018-19

February 04, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including Small Finance Banks and excluding
RRBs)

Madam/Sir,

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme issued vide FIDD.CO. FSD. BC. No. 6/05.05.010/2018-19 dated July 4, 2018. It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the Annex.

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Encl: As above

विशेष समावेशन और विकास विभाग, केन्द्रीय बार्यांतर, 10 वी मंजिल, केन्द्रीय बार्यांतर भवन, शहीद भगतसिंह मार्ग, योगी बाबुल म. 10014, मुंबई - 400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014,Mumbai-1
टेली: Tel:022-22601000 फैसल: 91-22-22621011/22610943/22610948 ई-मेल: cgmncidd@rbi.org.in

द्वितीय आधान है, इसका प्रयोग बनाइए।

“वेतावति : रिज़र्व बैंक अपनी बाक, एकामण्ड या दोन बाल के लिए किसी भी भवित्वात जातकारी जैसे बैंक के बातों का अधीन, यापक है अदि नहीं मांगी जाती है। यह बात रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों या किसी भी तरीके से अवाद मत दीविए।”

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

1. Introduction

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

3.1 Fishery

3.1.1 Inland Fisheries and Aquaculture

3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 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.

3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 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.

3.2 Poultry and small ruminant

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

3.3 Dairy

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

4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 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.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. General Guidelines

5.1 *Drawing power:* The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *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.

5.3 *Monitoring of end use:* The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms:* The extant prudential norms on income recognition, asset classification and provisioning¹ on allied activities will apply.

5.5 *Rate of Interest:* The rate of interest will be as stipulated in DBR's Master Direction – Reserve Bank of India (Interest Rate on Advances) Directions 2016.

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

¹ DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

Annexure-II

F. No. 3/5/2020-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 24th September, 2021

To

1. MD & CEOs of all PSBs
2. Chairman NABARD

Subject:- KCC for Animal Husbandry, Dairying and Fisheries-reg.

Sir,

As you are aware, RBI vide their Master Circular dated 4.2.2018 extended the KCC facility to the farmers engaged in animal husbandry and fisheries for their working capital requirement. Further, keeping in view the importance of livestock sector and its contribution to overall GDP in agriculture, a separate target of Rs.61,650 crore has been earmarked for animal husbandry and fisheries within the overall term loan target of Rs.6,80,000 crore for agriculture during 2021-22.

2. To further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised (enclosed at Annexure) in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

3. PSBs and NABARD in respect of Cooperative Banks and RRBs are advised to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies

4. While issuing separate KCC for animal husbandry, dairy and fisheries, Banks may look into the operational aspects with respect to issuing KCC to crop or allied activities separately or together. It is clarified in this regard that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairy , fisheries and other allied activities. In case of composite KCC, which includes credit facility for agriculture and allied activities or augmentation of credit limit on the existing KCC (agriculture) due to add on requirement for allied activities, no separate KCC should be issued.

Yours faithfully,


(A.K.Das)

Deputy Secretary
Email: aescc-bkg@nic.in
Ph.No : 23748736

Enclosure: as above

CC:

1. Ms.Varsha Joshi, JS (CDD), DAHD wrt d.o. letter dated 05.08.21
- 2.CEO IBA, with the request to issue similar advisory to Private Sector Banks.

Guideline for Animal Husbandry and Fisheries Kisan Credit Card -Applicant

| S. No. | Title | Criteria |
|--------|----------------------------|--|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>1. Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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.</p> <p>2. Marine Fisheries:</p> <p>Beneficiaries listed 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds. |
| 3 | Scale of Finance | <p>The scale of finance will be fixed by the District Level Technical Committee (DLTC)/State Level Technical Committee (SLTC) based on local cost worked out on the basis of per per unit/ per animal per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

| | | |
|----------|----------------------------|---|
| | Fishery | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply. |
| 4 | Drawing power | The drawing power will be worked on the basis of the latest Valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 | 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. |
| 6 | Rate of interest | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 7 | Interest subvention | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20 with the following stipulations :</p> <p>(i) In order to provide short-term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of Rs. 3 lakh.</p> <p>(ii) To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term</p> |

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| | | <p>loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs. 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| 8 | Collateral | <p>No collateral required up to Rs. 1.6 lakh.</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment and the enhanced collateral free credit limit.</p> |
| | Documents required (In General) | <p>1. 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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p> |

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| | | No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal. |
| 9 | For Dairy/Animal Husbandry Activities | Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline. |
| | For poultry Activities | <p>i. No. of birds held by the applicant for Broiler/ Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>ii. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | For fisheries Activities | <p>i. In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> <p>ii. Marine Fisheries; By way of</p> <p>Traditional fishing through country boats.</p> <p>Coastal mechanized fishing through mechanized motorboats.</p> <p>Deep sea fishing through fishing trawlers/vessels.</p> <p>Detail of license/permission for fishing from competent authority.</p> |
| 10 | How to apply | <p>Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.</p> <p>Simplified pro-forma devised by IBA to be used for submitting the application</p> |

SOP for Animal Husbandry and Fisheries Kisan Credit Card for Banks.

| S No. | Title | Criteria |
|--------------|-----------------------------------|---|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>1. Inland Fisheries and Aquaculture:</p> <p>Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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.</p> <p>2. Marine Fisheries:</p> <p>Beneficiaries listed 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds. |
| 3 | Scale Finance | <p>The scale of finance will be fixed by the District Level Technical Committee (DLTC) /State Level Technical Committee (SLTC) based on local cost worked out on the basis of per acre/per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

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| | Fisheries | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, Insurance of the Milch animals, veterinary aid, labour, water and electricity supply. |
| 4 | Drawing power | The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 | 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. |
| 6 | Monitoring of end use | The account/smart card for the loan issued under the scheme is to be maintained / issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower. |
| 7 | Prudential norms | The extant prudential norms on income recognition, asset classification and provisioning on allied activities will apply. |
| 8 | Rate of interest | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 9 | Interest subvention | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations:</p> <p>In order to provide short-term loans upto Rs.2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan</p> |

| | |
|---------------|--|
| | <p>amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of 13lakh.</p> <p>To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs.2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of 1.3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| 10 Collateral | <p>No collateral required up to Rs. 1.6 lakh</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of use of RBI guidelines to extend credit limit without collateral up to Rs.3 Lakh as the farmer already has the tie up arrangement with processing unit/ marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> |

| | |
|----|--|
| | <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment as well as the enhanced collateral free credit limit.</p> |
| 11 | <p>Documents required</p> <p>General)</p> <p>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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p> |
| | <p>For Dairy/Animal Husbandry Activities</p> <p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline</p> |
| | <p>For poultry Activities</p> <p>No. of birds held by the applicant for Broiler Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | <p>In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> |
| | <p>For fisheries</p> |

| | | |
|----|-------------------------------|--|
| | Activities | Marine Fisheries by way of Traditional fishing through country boats. Coastal mechanized fishing through mechanized motor/boats Deep sea fishing through fishing trawlers/vessels. Detail of license/permission for fishing from competent authority. |
| 12 | Application Mode | Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area. |
| 13 | General Advisory Banks | <p>i. The application form should be uploaded on the websites of all banks and widely disseminated in local language</p> <p>ii. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the Animal Husbandry and Fishery farmers.</p> <p>iii. While filling of the application form, the applicant will be encouraged to give consent for coverage under PMSBY and PMIJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC.</p> <p>iv. Application received by the banks from eligible animal Husbandry, dairy and fishery activities should be processed expeditiously within a maximum period of two weeks from date of <i>submission of complete application form</i>)as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account after due process and verification as per Bank Policy and regulatory guidelines.</p> <p>v. Reason for rejection if any should be clearly communicated to the applicant.</p> <p>vi. Banks should report online the progress of KCC sanctioned to Animal Husbandry, dairy and Fishery farmers to D/o Financial Services regularly</p> <p>vii. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs 3 lakh, keeping in view that hardship and financial distress of landless, small and marginal farmers. These directions may be followed while processing the application for issue of KCC.</p> <p><i>*eligible beneficiaries of PM_KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time, within a maximum period of two weeks from submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.</i></p> |

Annexure-III

State-wise target for the KCC Campaign

| S No. | State Name | Target |
|--------------|------------------------|-----------------|
| 1 | A& N Islands | 2000 |
| 2 | Andhra Pradesh | 400000 |
| 3 | Arunachal Pradesh | 8000 |
| 4 | Assam | 200000 |
| 5 | Bihar | 1000000 |
| 6 | Chandigarh | 400 |
| 7 | Chhattisgarh | 400000 |
| 8 | Dadra And Nagar Haveli | 3000 |
| 9 | Daman And Diu | 100 |
| 10 | Delhi | 8000 |
| 11 | Goa | 2000 |
| 12 | Gujarat | 2000000 |
| 13 | Haryana | 400000 |
| 14 | Himachal Pradesh | 100000 |
| 15 | Jammu And Kashmir | 200000 |
| 16 | Jharkhand | 300000 |
| 17 | Karnataka | 1000000 |
| 18 | Kerala | 100000 |
| 19 | Ladakh | 600 |
| 20 | Lakshadweep | 400 |
| 21 | Madhya Pradesh | 1600000 |
| 22 | Maharashtra | 1000000 |
| 23 | Manipur | 10000 |
| 24 | Meghalaya | 10000 |
| 25 | Mizoram | 800 |
| 26 | Nagaland | 400 |
| 27 | Odisha | 600000 |
| 28 | Puducherry | 4000 |
| 29 | Punjab | 400000 |
| 30 | Rajasthan | 1600000 |
| 31 | Sikkim | 16000 |
| 32 | Tamil Nadu | 400000 |
| 33 | Telangana | 300000 |
| 34 | Tripura | 6000 |
| 35 | Uttar Pradesh | 1500000 |
| 36 | Uttarakhand | 100000 |
| 37 | West Bengal | 100000 |
| Total | | 13771700 |

Name of the Bank.....
Branch.....

To:

The Branch Manager

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT
(Production Credit/Crop Loans/KCC/AHD KCC/Agri-Term Loan)

Dear Sir,

I/ we hereby apply for a AHD KCC loan aggregating Rs.....
(Rupees only) and furnish below the
necessary information:

A. For office Use:

| Application Sl. No. | Category | SF | MF | Others |
|---------------------|----------|----|----|--------|
|---------------------|----------|----|----|--------|

B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) – Applicable Interview – cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.

| | | |
|--|--|--|
| | | |
| | | |
| | | |

C. Particulars of the applicant(s)

| Full Name(s) of the Applicants(s) | Date of Birth | Age | Gender | Aadhar No. (optional) | Voter's ID/DL/PAN No. |
|-----------------------------------|---------------|-----|--------|-----------------------|-----------------------|
| Shri/Smt S/D/W of | | | | | |
| Shri/Smt S/D/W of | | | | | |
| Shri/Smt S/D/W of | | | | | |

D. Details of family members:

E. Address with Contact Nos.

| | | | |
|---|--|---|--|
| Present Address | | Present Address | |
| House No: _____ ; Street No.: Village: Post Office: Taluk/Mandal: District: Pin: | | House No: _____ ; Street No.: Village: Post Office: Taluk/Mandal: District: Pin: | |
| Telephone/Mobile: _____ | | | |

F. Social Category:

| Social Category | <input checked="" type="checkbox"/> | SC | ST | OBC | Physically Handicapped | | | Minorities |
|-----------------------|-------------------------------------|-----------|----|---------|------------------------|-------|-------|--------------|
| If Minority Community | <input checked="" type="checkbox"/> | Buddhists | | Muslims | Christians | Sikhs | Jains | Zoroastrains |

G. Existing Banking/Credit Facilities:

| Types of Facilities | Presently Banking with | | | Account No. | Balance outstanding (Rs.) | |
|--|-------------------------------------|------------------|--|-------------|---------------------------|--|
| Savings Account | | | | | | |
| Fixed Deposit | | | | | | |
| PMJDY OD Account CC/Term Loan | | | | | | |
| Whether covered Under | <input checked="" type="checkbox"/> | PMJJBY/PMSBY/APY | | | | |
| If banking with this bank, customer ID to be given here: _____ | | | | | | |

H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):

| Name of the Village | Survey/ Khasara No. | Title | | | Area in acres | Of which irrigated | Encumbrance if any |
|---------------------|---------------------|-------|--------|---------------|---------------|--------------------|--------------------|
| | | Owned | Leased | Share Cropper | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:

| Name of the Village | Survey/ Khasara No. | Area in acres | Source of Irrigation | Name of Crops to be Grown | | |
|---------------------|---------------------|---------------|----------------------|---------------------------|------------|-------------|
| | | | | Kharif Crops | Rabi Crops | Other Crops |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

J. Sources of Income

| | |
|------------------------|-------|
| Agricultural Income | _____ |
| Other Income (Specify) | _____ |
| Total Income | _____ |

K. Particulars of Immovable Assets Owned:

| Immovable Assets | Particulars/Description | Present Market Value (Rs.) |
|------------------------|-------------------------|----------------------------|
| Agricultural Land | | |
| Non Agricultural Land | | |
| House/Building | | |
| Tractor Shed/Farm Shed | | |
| Fishing Ponds/Tank | | |
| Total Value: | | |

L. Particulars of Movable Assets Owned:

| Movable Assets | Particulars/Description | Present Market Value (Rs.) |
|----------------------------|-------------------------|----------------------------|
| Plough cattle/Milch cattle | | |
| Goat/Pig etc | | |
| Poultry birds | | |
| Tractors | | |
| Power tiller | | |
| Elec. Motor/Pumpsets | | |
| Other implements | | |
| Total Value: | | |

M. Particulars of existing liabilities as borrower, if any:

| Name of the Institution | Purpose of loan | Balance outstanding (Rs.) | Of which overdue | Security offered |
|-------------------------------|-----------------|---------------------------|------------------|------------------|
| Our Bank | | | | |
| Other Banks | | | | |
| Agricultural Credit Societies | | | | |
| Land Development bank | | | | |
| Other Creditors (Gov. dues) | | | | |
| Total Outstanding: | | | | . |

N. Net Worth of Applicant(s): [(K+L)-M] Rs.**O. Particulars of Liabilities as Guarantor:**

| Loan sanctioned to Shri/Smt. | Name of the Bank/Institution | Amount of Loan (Rs.) | Balance Outstanding (Rs.) | Status of Account (Regular/Overdue) |
|------------------------------|------------------------------|----------------------|---------------------------|-------------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

P. Security Proposed to be offered:

| Particulars of Primary Security offered | Particulars of Collateral Security (where applicable) |
|---|---|
| | |

Q. Guarantors offered (if any):

| Names of the Guarantors | Age | Residential Address | Telephone No/Mobile No. | Occupation | Net Worth (Rs.) |
|-------------------------|-----|---------------------|-------------------------|------------|-----------------|
| | | | | | |

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorities the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government or any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

1.

2.

3.

1.

2.

3.

Signature/thumb impression of Borrowers **Signature/thumb impression of
Guarantors**

Date:.....

Place:

Note: This part is optional only to dairy farmers associated with Cooperative Milk Union and whose milk dues are paid directly to farmers. However, this is not mandatory.

Name Of Milk Union : -- ,

State ---

1 It is certified the farmer, Shri/Smt whose particulars are given below, owns ----- cattle/ buffalo and is a regular supplier of Milk to this Milk Union.

2. In Financial year , 2020-21 , he supplied a total of --- Kilogram/ Litre of Milk, and was paid Rs.____ as his Milk procurement price, through his Bank Account No. ----- maintained in ----- Branch, --- Distict,

Signature and Stamp of Secretary of Milk Union

Format for undertaking to be attached with AHD KCC application in determining the loan eligibility as per para 9 of operational guideline issued on 24.09.2021 mentioned in the checklist.

Undertaking

I Shri/Smt.....s/o or w/o here by state that I am the owner of Animals/Birds as per the detail given below and will not be disposed off and incase there is need animals/birds will be replaced with other animals/birds;

| Category | Particulars/Description/Number | Present Market Value (Rs.) |
|--------------------------|--------------------------------|----------------------------|
| Plough cattle | | |
| Milch cattle | | |
| Goat | | |
| Pig | | |
| Poultry birds | | |
| Others (please mention) | | |
| Total Value: | | |

There is sufficient space/shed available for keeping the animals/birds mentioned above and the same is owned/ rented/leased. The address of the premise is as under:

Address:

Contact Number:

Signature of the applicant:

Name:

Date:

Place:

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**KCC Acknowledgement Slip**

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as a sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Checklist for AHDKCC Application**Bank's copy**

| | |
|--|--|
| Whether the farmer is eligible as per SOP | Yes/ No |
| Whether already a KCC account holder | Yes/ No |
| If Yes, account details of KCC | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders - Enhancement of KCC limit | Yes/ No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months. | Submitted/ not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted/ not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes/No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted/ not submitted Submitted/ not submitted |
| If the form is rejected/returned back, the reason therefore: | |

Strike off whichever is not applicable.

Checklist for AHDKCC Application

Applicant's copy

| | |
|--|--|
| Whether the farmer is eligible as per SOP | Yes/ No |
| Whether already a KCC account holder | Yes/ No |
| If Yes,,account details of KCC • | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders – Enhancement of KCC limit | Yes/ No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months. | Submitted/ not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted/ not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes/No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted/ not submitted Submitted/ not submitted |
| If the form is rejected/returned back, the reason therefore: | |

Strike off whichever is not applicable.

Standard Operating Procedure (SoP) for “District-level Special KCC Campaign” to provide the benefit of Kisan Credit Card to eligible Animal Husbandry and Fisheries farmers

A Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities will be launched from 8th Nov, 2021 with the to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

B. The broad contours of the campaign will be as under:

1. “District-level KCC Camp” will be held foron the spot scrutiny and in-principle acceptance of applications for processing and sanetion of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities,through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank’s representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign ‘District level KCC Camp’ will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist.

- h) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the DAHD and Department of Fisheries.

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**KCC Acknowledgement Slip**

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as a sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Checklist for AHDKCC Application

Applicant's copy

| | |
|--|--|
| Whether the farmer is eligible as per SOP | Yes / No |
| Whether already a KCC account holder | Yes / No |
| If Yes, account details of KCC | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders – Enhancement of KCC limit | Yes / No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months. | Submitted/ not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted/ not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes/No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted/ not submitted Submitted/ not submitted |
| If the form is rejected/returned back, the reason therefore: | |

Strike off whichever is not applicable.

Authorized Representative

Checklist for AHDKCC Application

Bank's copy

| | |
|--|--|
| Whether the farmer is eligible as per SOP | Yes/ No |
| Whether already a KCC account holder | Yes/ No |
| If Yes, account details of KCC | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders - Enhancement of KCC limit | Yes/ No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months. | Submitted/ not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted/ not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes/No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted/ not submitted Submitted/ not submitted |

If the form is rejected/returned back, the reason therefore:

Strike off whichever is not applicable.

Weekly KCC for Animal Husbandry & Fisheries (For Camp Period 19/11/2021 to 19/02/2022) pg. 99

F. No. 30035-01/2018-Fy. (T1) (Pt.)
Government of India
Ministry of Fisheries, Animal Husbandry and Dairying
Department of Fisheries

Krishi Bhawan,
New Delhi
Dated: 31st March, 2023

Subject:- Resumption of the Nationwide Fishery KCC Campaign from 1st May 2023 to 31st March 2024, for providing Kisan Credit Card facility to all eligible Fishery and Animal Husbandry Farmers-reg.

The undersigned is directed to refer to this department's circular of even number dated 14th September 2022 on the above mentioned subject and to inform that the Nationwide Fishery KCC Campaign will resume from 1st May 2023 to 31st March 2024. The guidelines mentioned in the circular dated 10.11.2022 (copy enclosed) should be strictly followed during the campaign.

2. In this regard, further instructions to all banks shall be issued separately by the Department of Financial Services, Ministry of Finance.

This issue with the approval of Competent Authority.

Yours faithfully,

(Srinivasa Rao Veeragandham)
Director (Fisheries)
Tel: 011-23310350
Email: srveeragandham@ord.gov.in

End: A/a

To

1. O/o The Chief Secretaries/Administrators of all States/ UTs.
2. O/o Principal Secretaries, Fisheries Department of States.
3. O/o Secretary, Department of Financial Services, Parliament Street, New Delhi
4. Secretary, Department of Fisheries
5. Secretary, Department of Animal Husbandry and Dairying
6. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
7. All Joint Secretaries/Directors, D/o Fisheries, States/UTs
8. Chairman, NABARD, Mumbai
9. CGM, FIDD, Reserve Bank of India, Mumbai

F. No. 30035-01/2018-Fy (T-1)(Part-1)
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Fisheries

Krishi Bhawan, New Delhi
Dated the 10th November, 2021

To

The Chief Secretaries / Administrators of all States/ UTs

Subject:- Nationwide KCC Campaign from 15th November 2021 to 15th February 2022 for providing Kisan Credit Card facility to all eligible Fishers and Fish Farmers.

Sir / Madam,

Fisheries sector contributes about 1% to India's Gross Domestic Product (GDP) and 5.3% to the Agricultural GDP and provides livelihood to about 28 million people at the primary level and almost twice the number along the value chain. It plays a significant role in generating farmers income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. In view of the need to support this extremely important economic activity, which has traditionally suffered from lack of access to institutional credit, the RBI has issued a guidelines dated 04.02.2019 (**Annexure I**) to all Banks regarding extension of Kisan Credit Card facilities to the Fisheries and Animal Husbandry sectors.

2. The KCC to be issued to the fisheries sector can take three forms- (i) as an add-on credit facility to existing crop KCC holders; (ii) as a standalone fishery Card with collateral free credit limit of up to Rs. 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone fishery Card with credit limit above Rs. 1.6 lakh up to Rs. 3.00 lakh, on the basis of either adequate collateral or a proof of direct tie-up with the processor. Department of Financial Services has, on 24.09.2021, issued Operational Guidelines covering all existing provisions regarding to Fisheries and Animal Husbandry KCC (**Annexure II**).

3. In order to saturate all the fishers and fish farmers with KCC facility in all the States/UTs, a Special Drive was organized from 10th June 2020 to 10th October, 2020 by the Department of Fisheries in association with Department of Financial Services. However, the progress has not been satisfactory and it is seen that the number of KCC card issued is quite low as compared to fisher population in the respective States/UTs.

4. Hence, in order to expand the benefit of Kisan Credit Card to all the eligible fishers and fish farmers in the country, this Department, in association with the

Department of Financial Services (DFS), is organizing a "Nationwide Fishery KCC Campaign" from 15th November 2021 to 15th February 2022.

5. In this campaign, the target for this Department is to saturate all eligible fishers and fish farmers who have not yet been covered in the earlier campaign and are involved in various fisheries activities like fish vending, fish drying, marketing, fish workers, fish vendors and other categories of persons directly involved in fishing and fishery related activities. In order to make the campaign successful and to achieve the target systematically, it is requested that following directions may be issued:

- (i) The State/ UT -wise target for mobilizing of KCC application forms from fishers and fish farmers under the campaign may be fixed as enclosed at **Annexure-III**. Keeping in mind the local conditions, this target may be broken down to district wise targets to be achieved by the District Magistrate and his team.
- (ii) The State Fisheries Department may be made responsible for identification and registration of this new class of beneficiaries eligible for KCC coverage; for collecting the KCC application from such identified beneficiaries and forwarding the same to the Banks. The scale of finance for various activities for these beneficiaries shall be fixed by the **District Level Technical Committee (DLTC)**. The other conditions of the RBI guidelines shall remain the same.
- (iii) Principal Secretaries/Secretaries may, in consultation with all District Magistrates over VC designate the categories of field officers, officials, and local resource persons from various departments and agencies, viz. State Fisheries Departments, Fisheries co-operatives and so on who can be deployed for identifying eligible fishers and fish farmers and assisting them in filling the forms. The **District Fishery Officer** may be made the **Nodal Officer** for coordinating this activity and ensuring that all the forms are tracked from filling to submission. District Magistrates may accordingly issue **detailed orders** assigning the duties and targets within the district.
- (iv) The model KCC application form is enclosed as **Annexure-IV** along-with required undertaking at **Annexure-V** as per SoP/ guideline issued by DFS on 24.09.2021. The State Fisheries Departments may get the sufficient number of forms printed as provided at **Annexure-IV** along-with the undertaking as at **Annexure-V**, Acknowledgement as at **Annexure-VI** and checklist as at **Annexure-VII** so as to make them available for the campaign. The importance of getting the forms filled correctly and completely so that minimum rejections take place cannot be over emphasized. If necessary, a brief training/orientation of these personnel may be organized.
- (v) Wide publicity about the campaign needs to be ensured, for that necessary strategy may be drawn up which should include, among other things, local radio/ TV/ newspaper coverage, outdoor media in vernacular language, and

extensive use of existing extension agencies such as Agricultural Technology Management Agency (ATMAs), Krishi Vigyan Kendras (KVKs), Common service centres (CSCs), State Rural Livelihood Mission (SRLM), Panchayati Raj Institutions (PRIs), etc. The **existing cooperatives** may specially be sensitized to canvass applications from their own members. The necessary funds may be mobilized from their own resources or from the resources already available under DoF schemes.

- (vi) As per the existing RBI guidelines dated 4th February, 2019, extension of KCC for fishery the eligible beneficiaries includes fishery, fish farmers (individual and groups/personals/share groups/dependent farmers), self-help group, joint liability group, women group etc.. As per the PMMSY guidelines, the component of insurance for fishers provides that for the purpose of benefit of insurance, fisher will also include fish workers, fish farmers and other category of persons directly involved in fishing and fishery related activities. Hence, in addition to fishers and fish farmers, **other beneficiaries of PMMSY** such as fish workers, fish vendors and persons directly involved in fishing and fishery related activities **should be included** in the list of eligible KCC beneficiaries. This alone will enable them to access institutional credit at par with crop sector.
- (vii) DFS has issued a detailed SOP (**Annexure-VIII**) on the manner of disposal of the applications. **The Lead District Manager (LDM)** shall be the convenor of a **weekly District KCC Camp** in which the **Nodal Officer of Fisheries Department** shall bring all the applications **canvassed** that week. Representatives of all banks of the district shall be present in the camp. All applications shall be scrutinised as per prescribed checklist enclosed at **Annexure-VII** and acknowledgement will be issued for all those applications found eligible for further processing (**as per Annexure-VI**). The applications found incomplete or ineligible will be returned with the **reason for such return clearly indicated** on the attached copy of the checklist as at **Annexure-VII**. A weekly status report, signed by both LDM and **Nodal fishery officer**, will be submitted, after each such camp, to the District Magistrate and to the SLBC as per the format provided at **Annexure-IX**.
- (viii) Before the campaign, starts on the ground, a special meeting of the State Level Bankers Committee (SLBC) may be convened. This may be **chaired by the Chief Secretary** keeping in view the importance of the occasion and may be attended by the Principal Secretaries of Fisheries, Animal Husbandry and Cooperation. **The cooperative Banks may also be involved in the campaign**. The SLBC coordinator will present the bankers' plan of action in the meeting while the concerned Principal Secretaries may provide their valuable inputs towards achieving the State target. This will help in sorting out the differences if any and create a consensus on the strategy to be adopted before the actual field implementation begins.

- (ix) The Principal Secretary/ Secretary, Fisheries, may review the progress every fortnight at least once and issue necessary directions to take corrective action wherever necessary. Difficulties, if any, being faced in implementation may **immediately be communicated** to this Department to the undersigned (Email ID: sagar.mehra@nic.in) or to Shri Mukesh, Director (FS) (Email ID: mukesh.goi@nic.in), for resolution and the Department will take it up with DFS for early resolution.
- (x) District Magistrates may be asked to **review the progress** with both the fisheries officers and the **Banks/LDM** every week so as to ensure desired results.
- (xi) The Chief Secretary, in view of the larger goal of the campaign may **review the progress** from time to time and at least twice during the campaign period to take stock of the situation and order necessary corrective action, if any, so as to **ensure the full achievement of the target** of saturating the eligible fishers and fish farmers including those involved in the allied activities with KCC coverage.

7. The progress of the Special Campaign will be jointly reviewed by Secretary DoF, Secretary DAHD, and Secretary DFS around 15th December, 2021.

8. The instructions to the Banks shall be issued separately by Department of Financial Services, Ministry of Finance.



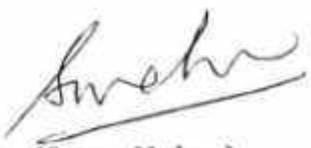
(Sagar Mehra)

Joint Secretary to Government of India

Encl: A/ a.

Copy for information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to activate the special campaign.
4. Principal Secretaries, Finance and State Fisheries Department.
5. Additional Secretary, Cabinet Secretariat, Rashtrapati Bhavan, New Delhi.
6. Chairman, NABARD, Mumbai
7. CGM, FIDD, Reserve Bank of India, Mumbai



(Sagar Mehra)

Joint Secretary to Government of India

**Annexure-I**

भारतीय रिजर्व बँक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2018-19/112

FIDD.CO.FSD.BC. 12 /05.05.010/2018-19

February 04, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including Small Finance Banks and excluding
RRBs)

Madam/Sir,

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme issued vide FIDD.CO. FSD. BC. No. 6/05.05.010/2018-19 dated July 4, 2018. It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the Annex.

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Encl: As above

भारतीय रिजर्व बँक का प्रमुख कार्यालय, 10 एस एस, नेहरा राहगांव भवन, शहीद भगत सिंह मार्ग, पी.बी.नो. 10014, मुंबई - 400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014,Mumbai-1
फ़ॉक्स: Tel: 022-22621000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल: comincidd@rbi.org.in

टिप्पणी: इनमें देक्खा दिए हुए, यामात्र आपके बाहर के अधिक विकास का लिए बहुत अच्छी विधि नहीं है। यह इन दबावों का देखा का प्रस्ताव भी नहीं करता है। ऐसे इनामों का लिए भी तरीके में जबाबद यह दीजिए।*

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

1. Introduction

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

3.1 Fishery

3.1.1 Inland Fisheries and Aquaculture

3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 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.

3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 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.

3.2 Poultry and small ruminant

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

3.3 Dairy

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

4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 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.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. General Guidelines

5.1 *Drawing power:* The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *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.

5.3 *Monitoring of end use:* The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms:* The extant prudential norms on income recognition, asset classification and provisioning¹ on allied activities will apply.

5.5 *Rate of Interest:* The rate of interest will be as stipulated in DBR's Master Direction – Reserve Bank of India (Interest Rate on Advances) Directions 2016.

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

¹ DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

Annexure-II

F. No. 3/5/2020-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 24th September, 2021

To

1. MD & CEOs of all PSBs
2. Chairman NABARD

Subject:- KCC for Animal Husbandry, Dairying and Fisheries-reg.

Sir,

As you are aware, RBI vide their Master Circular dated 4.2.2018 extended the KCC facility to the farmers engaged in animal husbandry and fisheries for their working capital requirement. Further, keeping in view the importance of livestock sector and its contribution to overall GDP in agriculture, a separate target of Rs.61,650 crore has been earmarked for animal husbandry and fisheries within the overall term loan target of Rs.6,80,000 crore for agriculture during 2021-22.

2. To further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised (enclosed at Annexure) in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

3. PSBs and NABARD in respect of Cooperative Banks and RRBs are advised to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies

4. While issuing separate KCC for animal husbandry, dairy and fisheries, Banks may look into the operational aspects with respect to issuing KCC to crop or allied activities separately or together. It is clarified in this regard that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairy , fisheries and other allied activities. In case of composite KCC, which includes credit facility for agriculture and allied activities or augmentation of credit limit on the existing KCC (agriculture) due to add on requirement for allied activities, no separate KCC should be issued.

Yours faithfully,


(A.K.Das)

Deputy Secretary
Email: aescb-lkg@nic.in
Ph. No : 23748736

Enclosure: as above

CC :

1. Ms. Varsha Joshi, JS (CDD), DAHD wrt d.o. letter dated 05.08.21

> (O) IBA, with the request to issue similar advisory to Private Sector Banks.

Guideline for Animal Husbandry and Fisheries Kisan Credit Card -Applicant

| S. No. | Title | Criteria |
|-----------|-----------------------------------|---|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>1 Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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.</p> <p>2 Marine Fisheries: Beneficiaries listed 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds. |
| 3 | Scale of Finance | <p>The scale of finance will be fixed by the District level Technical Committee (DLTC)/State level Technical Committee (SLTC) based on local cost worked out on the basis of per person/ per animal/ per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

| | | |
|----------|----------------------------|---|
| | Fishery | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply. |
| 4 | Drawing power | The drawing power will be worked on the basis of the latest Valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 | 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. |
| 6 | Rate of interest | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 7 | Interest subvention | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20 with the following stipulations :</p> <p>(i) In order to provide short-term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of Rs. 3 lakh.</p> <p>(ii) To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term</p> |

| | |
|--|---|
| | <p>loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs. 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| 8 | <p>Collateral</p> <p>No collateral required up to Rs. 1.6 lakh.</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment and the enhanced collateral free credit limit.</p> |
| Documents required (In General) | <p>1. 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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months</p> <p>Land record - only if applicable</p> |

| | | |
|----|--|---|
| 9 | For Dairy/Animal Husbandry Activities | <p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline.</p> |
| | For poultry Activities | <p>i. No. of birds held by the applicant for Broiler/ Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>ii. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | For fisheries Activities | <p>i. In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> <p>ii. Marine Fisheries: By way of</p> <p>Traditional fishing through country boats</p> <p>Coastal mechanized fishing through mechanized motorboats</p> <p>Deep sea fishing through fishing trawlers/vessels.</p> <p>Detail of license/permission for fishing from competent authority.</p> |
| 10 | How to apply | <p>Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.</p> <p>Simplified pro-forma devised by IBA to be used for submitting the application</p> |

SOP for Animal Husbandry and Fisheries Kisan Credit Card for Banks.

| S No. | Title | Criteria |
|-------|----------------------------|---|
| 1 | Purpose | KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. |
| 2 | Eligibility | <p>Fishery</p> <p>Inland Fisheries and Aquaculture:</p> <p>Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>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</p> <p>2 Marine Fisheries:</p> <p>Beneficiaries listed above, who own or have 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.</p> |
| | Poultry and small ruminant | Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds. |
| | Dairy | Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds. |
| 3 | Scale Finance | <p>The scale of finance will be fixed by the District Level Technical Committee (DLTC) /State Level Technical Committee (SLTC) based on local cost worked out on the basis of per acre/per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p> |

| | | |
|----------|------------------------------|---|
| | Fisheries | 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. |
| | Animal Husbandry | The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, Insurance of the Milch animals, veterinary aid, labour, water and electricity supply. |
| 4 | Drawing power | The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction. |
| 5 | 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. |
| 6 | Monitoring of end use | The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower. |
| 7 | Prudential norms | The extant prudential norms on income recognition, asset classification and provisioning on allied activities will apply. |
| 8 | Rate of interest | The rate of interest will be as stipulated by RBI guidelines issued from time to time. |
| 9 | Interest subvention | <p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20 with the following stipulations:</p> <p>In order to provide short-term loans upto Rs.2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan</p> |

| | |
|---------------|---|
| | <p>amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of 13lakh.</p> <p>To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs.2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of 13 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p> |
| | <p>No collateral required up to Rs. 1.6 lakh</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of use of RBI guidelines to extend credit limit without collateral up to Rs 3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> |
| 10 Collateral | |

| | | |
|----|---------------------------------------|---|
| | | The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment as well as the enhanced collateral free credit limit. |
| 11 | Documents required (In General) | <p>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.</p> <p>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.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p> |
| | For Dairy/Animal Husbandry Activities | <p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline</p> |
| | For poultry Activities | <p>No. of birds held by the applicant for Broiler/Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p> |
| | For fisheries | <p>In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> |

| | | |
|----|------------------------|---|
| | Activities | Marine Fisheries: by way of Traditional fishing through country boats. Coastal mechanized fishing through mechanized motorboats. Deep sea fishing through fishing trawlers/vessels. Detail of license/permission for fishing from competent authority. |
| 12 | Application Mode | Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area. |
| 13 | General Advisory Banks | <p>to</p> <ul style="list-style-type: none"> i. The application form should be uploaded on the websites of all banks and widely disseminated in local language ii. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the Animal Husbandry and Fishery farmers. iii. While filling of the application form, the applicant will be encouraged to give consent for coverage under PMSBY and PMJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC. iv. Application received by the banks from eligible animal Husbandry, dairy and fishery activities should be processed expeditiously within a maximum period of two weeks from date of <i>submission of complete application form</i>as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account after due process and verification as per Bank Policy and regulatory guidelines v. Reason for rejection if any should be clearly communicated to the applicant. vi. Banks should report online the progress of KCC sanctioned to Animal Husbandry, dairy and Fishery farmers to D/o Financial Services regularly. vii. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs 3 lakh, keeping in view that hardship and financial distress of landless, small and marginal farmers. These directions may be followed while processing the application for issue of KCC. <p><i>*eligible beneficiaries of PM-KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time, within a maximum period of two weeks from submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.</i></p> |

Annexure-III

| State- Wise Target for the KCC Campaign | | |
|---|-------------------------------------|-------------|
| S.No | Name of the State/UT | KCC Targets |
| 1 | Andhra Pradesh | 404000 |
| 2 | Arunachal Pradesh | 10000 |
| 3 | Assam | 350000 |
| 4 | Bihar | 400000 |
| 5 | Chhattisgarh | 108000 |
| 6 | Goa | 8000 |
| 7 | Gujarat | 441800 |
| 8 | Haryana | 10700 |
| 9 | Himachal Pradesh | 5700 |
| 10 | Jammu & Kashmir | 4200 |
| 11 | Jharkhand | 150000 |
| 12 | Karnataka | 150000 |
| 13 | Kerala | 400000 |
| 14 | Madhya Pradesh | 200000 |
| 15 | Maharashtra | 376000 |
| 16 | Manipur | 10000 |
| 17 | Meghalaya | 10000 |
| 18 | Mizoram | 5000 |
| 19 | Nagaland | 5000 |
| 20 | Odisha | 200000 |
| 21 | Punjab | 5100 |
| 22 | Rajasthan | 16600 |
| 23 | Sikkim | 500 |
| 24 | Tamil Nadu | 400000 |
| 25 | Telengana | 358000 |
| 26 | Tripura | 5000 |
| 27 | Uttarakhand | 5000 |
| 28 | Uttar Pradesh | 509000 |
| 29 | West Bengal | 400000 |
| 30 | A and N Islands | 20000 |
| 31 | Ladakh | 100 |
| 32 | Daman and Diu, Dadra & Nagar Haveli | 14300 |
| 33 | Delhi | 1000 |
| 34 | Lakshadweep | 6000 |
| 35 | Puducherry | 11000 |
| All India | | 5000000 |

Name of the Bank.....
Branch.....

To:

The Branch Manager

**LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT
(Production Credit/Crop Loans/KCC/AHD & F KCC/Agri-Term
Loan)**

Dear Sir,

I/we hereby apply for a Fisheries KCC loan aggregating Rs.
(Rupees only) and furnish below the
necessary information:

A. For office Use:

| Application Sl. No. | Category | SF | MF | Others |
|---------------------|----------|----|----|--------|
|---------------------|----------|----|----|--------|

B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) — Applicable Interview - cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.

| | | |
|--|--|--|
| | | |
| | | |
| | | |

C. Particulars of the applicant(s)

| Full Name(s) of the Applicants(s) | Date of Birth | Age | Gender | Aadhar No. (optional) | Voter's ID/DL/PAN No. |
|-----------------------------------|---------------|-----|--------|-----------------------|-----------------------|
| Shri/Smt S/D/W of | | | | | |
| Shri/Smt S/D/W of | | | | | |
| Shri/Smt S/D/W of | | | | | |

D. Details of family members:

| Sl. No. | Name of the family members | Age | Gender | Relationship | Occupation | Annual income (Rs.) |
|------------|-------------------------------|-----|--------|--------------|------------|---------------------------|
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |

Name of the Karta (in case of Joint Hindu Family)

E. Address with Contact Nos.

| | | | |
|-------------------|-------------|-----------------|-------------|
| Present Address | | Present Address | |
| House No: | Street No.: | House No: | Street No.: |
| Village: | | Village: | |
| Post Office: | | Post Office: | |
| Taluk/Mandal: | | Taluk/Mandal: | |
| District: | | District: | |
| Pin: | | Pin: | |
| Telephone/Mobile. | | | |

F. Social Category:

| Social Category | | SC | ST | OBC | Physically Handicapped | Minorities | |
|-----------------------|--|-----------|---------|------------|------------------------|------------|--------------|
| If Minority Community | | Buddhists | Muslims | Christians | Sikhs | Jains | Zoroastrains |

G. Existing Banking/Credit Facilities:

| Types of Facilities | Presently Banking with | Account No. | Balance outstanding (Rs.) |
|--|------------------------|-------------|---------------------------|
| Savings Account | | | |
| Fixed Deposit | | | |
| PMJDY OD Account | | | |
| CC/Term Loan | | | |
| Whether covered Under | PMJJBY/PMSBY/APY | | |
| If banking with this bank, customer ID to be given here: | | | |

H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):

| Name of the Village | Survey/ Khasara No. | Title | | | Area in acres | Of which irrigated | Encumbrance if any |
|---------------------|---------------------|-------|--------|---------------|---------------|--------------------|--------------------|
| | | Owned | Leased | Share Cropper | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:

| Name of the Village | Survey/ Khasara No. | Area in acres | Source of Irrigation | Name of Crops to be Grown | | |
|---------------------|---------------------|---------------|----------------------|---------------------------|------------|-------------|
| | | | | Kharif Crops | Rabi Crops | Other Crops |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

J. Sources of Income

| | |
|------------------------|--|
| Agricultural Income | |
| Other Income (Specify) | |
| Total Income | |

K. Particulars of Immovable Assets Owned:

| Immovable Assets | Particulars/Description | Present Market Value (Rs.) |
|--|-------------------------|----------------------------|
| Agricultural Land | | |
| Non Agricultural Land | | |
| House/Building | | |
| Tractor Shed/Farm Shed | | |
| Fishing Ponds/Tank/ others (please specify) | | |
| Total Value: | | |

L. Particulars of Movable Assets Owned:

| Movable Assets | Particulars/Description | Present Market Value (Rs.) |
|----------------------------|-------------------------|----------------------------|
| Plough cattle/Milch cattle | | |
| Goat/Pig etc | | |
| Poultry birds | | |
| Tractors | | |
| Power tiller | | |
| Elec. Motor/Pumpsets | | |
| Other implements | | |
| Total Value: | | |

M. Particulars of existing liabilities as borrower, if any:

| Name of the Institution | Purpose of loan | Balance outstanding (Rs.) | Of which overdue | Security offered |
|-------------------------------|-----------------|---------------------------|------------------|------------------|
| Our Bank | | | | |
| Other Banks | | | | |
| Agricultural Credit Societies | | | | |
| Land Development bank | | | | |
| Other Creditors (Gov. dues) | | | | |
| Total Outstanding: | | | | |

N. Net Worth of Applicant(s): [(K+L)-M] Rs.

O. Particulars of Liabilities as Guarantor:

| Loan sanctioned to Shri/Smt. | Name of the Bank/institution | Amount of Loan (Rs.) | Balance Outstanding (Rs.) | Status of Account (Regular/Overdue) |
|------------------------------|------------------------------|----------------------|---------------------------|-------------------------------------|
| | | | | |
| | | | | |
| | | | | |

P. Security Proposed to be offered:

| Particulars of Primary Security offered | Particulars of Collateral Security (where applicable) |
|---|---|
| | |

Q. Guarantors offered (if any):

| Names of the Guarantors | Age | Residential Address | Telephone No/Mobile No. | Occupation | Net Worth (Rs.) |
|-------------------------|-----|---------------------|-------------------------|------------|-----------------|
| | | | | | |

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorizes the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government or any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

- | | |
|----|----|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

Signature/thumb impression of Borrowers Signature/thumb impression of
Guarantors

Date:.....

Place:

Annexure-V

Format for undertaking to be attached with Fisheries KCC application in determining the loan eligibility as per para 9 of operational guideline issued on 24.09.2021 mentioned in the checklist.

Undertaking

I Shri/ Smt.....s/o or w/ohere by state that I am the owner leasee/license holder of pond, tank, open water bodies, raceway, hatchery, rearing unit, and fishing related activities, fishing vessel/boat, having 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 as per the detail given below:

| Category | Particulars/Description / Number | Present Market Value (Rs.) |
|--------------------------------|---|-----------------------------------|
| Inland Fisheries & Aquaculture | | |
| Marine Fisheries & Mariculture | | |
| Others (please mention) | | |
| Total Value : | | |

The address of the premise is as under:

Address:

Contact Number:

Signature of the applicant: Name

Date:

Place:

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**KCC Acknowledgement Slip**

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as an action of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Checklist for KCC Application

| | |
|---|---|
| Whether the farmer is eligible as per SOP | Yes / No |
| Whether already a KCC account holder | Yes/ No |
| If Yes, account details of KCC | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders Enhancement of KCC limit | Yes / No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention) . If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not avails ble any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted / not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months . | Submitted / not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted / not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes / No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. | Submitted/ notsubmitted |
| b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted / not submitted |
| If the form is rejected/ returned back, the reason therefore: | |

Authorized Representative

SoP for "District-level Special KCC Campaign" to provide the benefit of Kisan Credit Card to eligible Animal Husbandry and Fisheries farmers

A Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities will be launched from ___ November, 2021. The broad contours of the campaign will be as under:

1. "**District-level KCC Camp**" will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the District Nodal officers from eligible Animal Husbandry farmers, through Veterinary Surgeons, District Fishery officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank's representatives at District Level -Member

In the States where Cooperative banks are predominant, the representatives of Registrar of Cooperative Societies also to be associated with the District Coordination Committee for better liaison with cooperative bank.

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign '**District level KCC Camp**' will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications (District name with running number).
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist.

- f) Data on the application submitted during the Camp will be shared on a monthly basis with the Department of Animal Husbandry and Department of Fisheries.

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**KCC Acknowledgement Slip**

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

| | | | |
|---|-------------------|------------|--------|
| Name of Farmer | | | |
| Any acceptable OVD as per the SOP | | | |
| Mobile Number | | | |
| KCC Applied for | Animal | Husbandry/ | Dairy/ |
| | Fisheries/Poultry | | |
| Application found in order and accepted In-principle. Forwarded to: | | | |
| Name of Bank | | | |
| Branch | | | |
| IFSC Code | | | |
| Date of Receipt | | | |

Authorized Representative**Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as a sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Checklist for KCC Application

| | |
|---|---|
| Whether the farmer is eligible as per SOP | Yes / No |
| Whether already a KCC account holder | Yes/ No |
| If Yes, account details of KCC | Account number: Bank Name: Amount Sanctioned: |
| Existing KCC holders Enhancement of KCC limit | Yes/ No |
| Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted/ not submitted |
| Proof of Residence: Preferably Aadhar Card. If not avails ble any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc | Submitted / not submitted |
| Applicant's recent Photograph (2 copies) not older than 6 months . | Submitted / not submitted |
| Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed) | Submitted / not submitted |
| Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh | Yes / No |
| Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. | Submitted/ notsubmitted |
| b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account). | Submitted / not submitted |
| If the form is rejected/ returned back, the reason therefore: | |

Authorized Representative

Annexure-IX

KCC CAMP REPORTING FORMAT

Location

Date

Name and Address of LDM:

Name and Address of Nodal Officer:

| Bank Name | Category | No. of Application Received | No. of Application accepted with Acknowledgement | No. of Application Returned back | No of application sanction | Pending | Rejected | Credit limit sanction |
|------------------|------------------|------------------------------------|---|---|-----------------------------------|----------------|-----------------|------------------------------|
| Dairy | | | | | | | | |
| | Animal Husbandry | | | | | | | |
| | Poultry | | | | | | | |
| Dairy | | | | | | | | |
| | Animal Husbandry | | | | | | | |
| | Poultry | | | | | | | |
| Total | | | | | | | | |

Signature of LDM

Signature of Nodal Officer