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Objective

To provide adequate and timely credit support under a single window to the farmers for activities related to [Animal Husbandry](#) and Fisheries

Eligibility

Farmers, Dairy/Poultry farmers, Fishers, Fish Farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers, who are rearing dairy animals/ sheep/ goats/ pigs/ poultry/ birds/ rabbit and having owned/ rented/ leased sheds/ 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.

Loan amount

Farmers who already have KCC based on their land ownership, can get their KCC credit limit enhanced, though interest subvention shall be available only to the extent of Rs 3 lakhs.

Although the general limit for KCC credit without collateral remains Rs. 1.6 lakh, but the case of farmers whose milk is directly procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries, and hence the credit limits without Collateral can be upto Rs.3 lakh.

Interest subvention for the KCC loan

KCC holders will get the benefits of interest subvention and prompt repayment incentive up to the credit limit of Rs 3 lakh for Animal Husbandry activities. Interest subvention will be available for Animal Husbandry farmers @ 2% per annum at the time of disbursed of loan and another @ 3% per annum in case of prompt repayment as prompt repayment incentive.

Whom to contact

Contact your nearest bank branch

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