

**Kisan Credit Card Scheme: Working capital for Animal Husbandry and Fisheries.**

<b>Purpose</b>	To meet the short term Credit requirement of the farmers for rearing animals, birds, fish, shrimp, other aquatic organisms, capture of fish.	
<b>Eligibility</b>	<p>The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries is as under:</p> <p><b>1. Fishery</b></p> <p><b>1.1 Inland Fisheries and Aquaculture</b> Fishers, Fish Farmers (individual &amp; groups/ partners/ share cropper's/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups who undertake the fisheries activity in own or lease facilities such as pond, tank, open water bodies, raceway, hatchery, rearing unit who possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.</p> <p><b>1.2 Marine Fisheries</b> Fishers, Fish Farmers (individual &amp; groups/ partners/ share cropper's/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups 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> <p><b>2. Poultry and small ruminant</b> 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.</p> <p><b>3. Dairy</b> Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/ leased sheds.</p>	
<b>Margin</b>	<b>Loan Amount</b>	<b>Margin</b>
	For loans upto Rs.200000/-	No Margin
	For loans above Rs.200000/-	15% to 25%
<b>Security</b>	<b>Loan Quantum</b>	<b>Security to be obtained</b>
	For loans upto Rs.2,00,000/-	Hypothecation of assets created out of finance (stocks of feed/seeds/fuel etc.) + coverage under CGFMU.

	<p>For loans above Rs.2,00,000/- to 10,00,000/-</p>	<p>a. Hypothecation of assets created out of finance (stocks of feed/seeds/fuel etc.)                  b. Mortgage of land where primary activities are undertaken which forms part of developmental activity connected with activity.                  c. If the developments are undertaken on the leased land and where legislation permits mortgage of lease hold rights, mortgage of leased hold right may be insisted.                  d. Compulsory coverage under CGFMU.                  In case of loans granted on lease hold landed property: As per existing guidelines</p>
	<p>For loans above Rs. 10,00,000/-</p>	<p>a) Hypothecation of assets created out of our finance.                  b) Mortgage of landed properties.</p>
<p><b>Repayment</b></p>	<p>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.                  The operative short term WC limit will be valid for 5 years subject to annual review.</p>	
<p><b>Prudential norms</b></p>	<p>The accounts will be auto classified as NPA if the/interest is not serviced within 90 days from due date.</p>	