

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 1813  
TO BE ANSWERED ON 7<sup>TH</sup> August, 2024**

**Credit and Insurance Scheme for Fisherman**

**1813 Shri Babubhai Jesangbhai Desai:  
Shri Baburam Nishad:  
Shri Krishan Lal Panwar:**

Will the Minister of **Fisheries, Animal Husbandry and Dairying** be pleased to state:

- (a) whether Government is providing any credit schemes to the fisherman and whether there has been any provision made for the insurance scheme for the fishers; and  
(b) if so, the details thereof, State-wise?

**ANSWER**

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

(a) & (b): Yes, The Government of India in the year 2018-19, extended the Kisan Credit Card (KCC) facility to fishers and fish farmers to meet their working capital requirements. As on date, 4,26,666 KCCs have been sanctioned to fishers and fish farmers in all States/UTs.

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

The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India under Pradhan Mantri Matsya Sampada Yojana (PMMSY) provides Group Accidental Insurance coverage to fishers and fish farmers, wherein the entire insurance premium amount is borne by the Central and State Government, with no contribution from the beneficiary. The insurance coverage provided under the Group Accidental Insurance Scheme (GAIS) includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of an accident for a sum of Rs. 25,000/-. During the last three (from 2021-22 to 2023-24) and current financial year (2024-25), 131.30 lakh of fishers, have been provided the insurance coverage under the scheme. A State/UT wise KCC information and fishers' insurance coverage are annexed as **Annexure-I**.

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<b>State-wise Fisheries KCC Report as on 28.06.2024</b>	<b>Application Sanctioned</b>
Andaman & Nicobar Islands	359
Andhra Pradesh	20093
Arunachal Pradesh	221
Assam	2132
Bihar	1288
Chandigarh	-
Chhattisgarh	3128
Dadra & Nagar Haveli	3
Daman & Diu	65
Delhi	-
Goa	55
Gujarat	9545
Haryana	354
Himachal Pradesh	596
Jammu & Kashmir	1421
Jharkhand	1488
Karnataka	14342
Kerala	2427
Ladakh	1
Lakshadweep	719
Madhya Pradesh	92566
Maharashtra	9667
Manipur	102
Meghalaya	372
Mizoram	52
Nagaland	82
Odisha	2434
Puducherry	1448
Punjab	130
Rajasthan	431
Sikkim	5
Tamil Nadu	243768
Telangana	3641
Tripura	748
Uttar Pradesh	9033
Uttarakhand	1932
West Bengal	1486
<b>Grand Total</b>	<b>426134</b>

<b>PMMSY-GAIS Four years details(2021-22 to 2024-25) as on date</b>			
<b>SL NO</b>	<b>NAME</b>	<b>Total insured fishers</b>	<b>Premium paid</b>
	<b>STATES</b>		
1	ARUNACHAL PRADESH	2756	1,72,532
2	ASSAM	690365	4,41,35,108
3	BIHAR	600000	2,52,23,400
4	CHHATISGARH	881330	3,70,16,216
5	GOA	11028	5,12,179
6	GUJARAT	380432	1,75,49,868
7	HARYANA	6576	2,84,404
8	HIMACHAL PRADESH	43990	31,60,678
9	JHARKHAND	662944	2,65,82,402
10	KARNATAKA	282272	1,32,71,946
11	MADHYA PRADESH	381082	1,92,37,032
12	MAHARASHTRA	300081	1,13,52,583
13	MANIPUR	7034	3,81,131
14	MEGHALAYA	3057	2,25,661
15	ODISHA	4543618	22,03,73,970
16	PUNJAB	12477	6,07,962
17	RAJASTHAN	14238	8,50,273
18	SIKKIM	2086	1,52,558
19	TAMILNADU	2199335	10,23,31,305
20	TELANGANA	1432656	7,02,00,690
21	TRIPURA	92130	53,35,732
22	UTTAR PRADESH	399275	1,82,03,878
23	UTTARAKHAND	12865	9,17,049
24	WEST BENGAL	8499	3,69,367
	<b>TOTAL</b>	<b>1,28,04,453</b>	<b>61,84,77,924</b>
	<b>UNION TERRITORIES</b>		
1	ANDAMAN & NICOBAR	54665	44,02,135
2	DELHI	1273	1,05,386
3	DAMAN & DIU	30178	24,46,056
4	JAMMU & KASHMIR	95806	78,47,973
5	LAKSHADWEEP	10846	8,78,591
6	LADAKH	259	21,670
7	PUDUCHERRY	133395	1,08,38,116
	<b>TOTAL</b>	<b>3,26,422</b>	<b>2,65,39,927</b>
	<b>Grand Total</b>	<b>1,31,30,875</b>	<b>64,50,17,851</b>