

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

**LOK SABHA  
UNSTARRED QUESTION NO. 1368  
TO BE ANSWERED ON 11<sup>TH</sup> February, 2025**

**Kisan Credit Card**

**1368. Shri Tharaniventhan M S:**

Will the Minister of FISHERIES, ANIMAL HUSBANDRY AND DAIRYING be pleased to state:

- (a) the features of the Kisan Credit Card (KCC) Scheme;
- (b) the details of the funds sanctioned, allocated and utilized under this scheme in Tamil Nadu during the last three years and the current year;
- (c) the details of the target set and achievements made so far in Tamil Nadu along with its response;
- (d) the criteria fixed for getting Kisan Credit Card within the country; and
- (e) whether the Government is proposing to provide KCC to poor fishermen who are unable to give any collateral, if so, the details thereof?

**ANSWER**

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

(a): In the year 2018-19, Government of India extended the facility of the Kisan Credit Card (KCC) scheme to Animal Husbandry farmer and Fisheries for their working capital requirements vide, Reserve Bank of India's circular dated 04.02.2019. The credit limit/ loan amount under KCCs is fixed by Banks as per guidelines prescribed in the Master Circular dated July 4, 2018 issued by Reserve Bank of India (RBI). The scheme covers working capital requirements for activities related to Animal Husbandry and Fisheries such as rearing animals, birds, fish, shrimp, capture fish, post-harvest expenses, produce marketing loan and other aquaculture and for any other state specific fisheries and allied activities.

**I. Credit Limit**

- i. The benefits of Interest Subvention (IS) and Prompt Repayment Incentives (PRI) under KCC for Fisheries and Animal Husbandry loan are limited to Rs.2 lakhs only (for Agri-farmers for crop and allied activities, the subsidised loan are Rs.3.00 lakh). In the 2025-26 budget, the KCC loan limit has been increased up to ₹5.00 lakh under the Modified Interest Subvention Scheme.

## II. Interest Subvention

- i. KCC loan provides at the subsidized interest rate of 7%, after giving an interest subvention of @ 1.5% to the financial institutions/banks.
- ii. Additional 3% interest subsidies as prompt repayment incentive (PRI) to the KCC loans, thus reducing the effective rate of interest to 4% per annum for loans up to Rs. 2.00 lakh to the Animal Husbandry farmers and Fish farmers under the “Modified Interest Subvention Scheme” of M/o Agriculture and Farmers Welfare, Gol.
- iii. Collateral free loan limit for KCC fisheries is raised from Rs.1.60 lakh to Rs.2.00Lakh from 01.01.2025 (RBI circular dated 06.12.2024).

## III. Scale of Finance for Animal Husbandry and Fisheries

- i. The scale of finance will be fixed by the District Level Technical Committee (DLTC) as per the Reserve Bank of India’s guidelines based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

(b): The details of funds sanctioned against the numbers of accounts under the KCC scheme for Animal Husbandry and Fisheries during the last three years and the current year is as under:

SCHEME	2021-2022		2022-2023		2023-2024		As of 31.12.2024	
	No. of Accounts	Amount (Cr)	No. of Accounts	Amount (Cr)	No. of Accounts	Amount (Cr)	No. of Accounts	Amount (Cr)
KCC-ANIMAL HUSBANDRY	123219	778.54	342901	2990.36	1079463	11083.6	943516	11101.88
KCC-FISHERIES	8543	133.67	45669	414.1	93564	1296.02	83295	1198.79
TOTAL	131762	912.21	388570	3404.46	1173027	12379.62	1026811	12300.67

(c): In order to saturate all eligible Fishers, Fish Farmers, Animal Husbandry and Dairy Farmers with KCC facility, Ministry of Fisheries, Animal Husbandry and Dairying (M/o FAH&D) in association with the Department of Financial Services (DFS), Ministry of Finance and Ministry of Agriculture and Farmers Welfare, Gol has been organising the ‘Nationwide AHDF KCC Campaigns’ from time to time and presently, the campaign is ongoing from 15th September 2024 to 31st March 2025.

The no. of KCC sanctioned in Tamil Nadu as on 17.01.2025 is as under:

State	KCC Animal Husbandry & Dairy	KCC Fisheries
Targets	4,00,000	4,00,000
Achievements	16,12,124	2,47,205

(d): The eligibility criteria fixed for Kisan Credit Card for Fisheries and Animal Husbandry is given below:

### I. Inland Fisheries and Aquaculture:

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

- ii. The beneficiaries must own or lease any of the fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities.

## **II. Marine Fisheries:**

Beneficiaries 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.

## **III. 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.

## **IV. 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. For Animal Husbandry, it includes expenses related to feed, veterinary care, and other operational costs.

(e): As per the extant RBI Guidelines dated 06.12.2024, all the Fishers and Fish Farmers and Animal Husbandry Farmers, who meet the eligibility criteria for the KCC facility, can avail loans up to Rs.2.00 lakh without any collateral.

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