

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

**LOK SABHA**

UNSTARRED QUESTION NO. 344

ANSWERED ON 21<sup>ST</sup> JULY, 2026

**Insurance and Credit Schemes for Small Scale and Marginal Fishermen**

**344. Shri Bapi Haldar:**

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

- (a) whether the Government has launched or proposes to launch any targeted insurance and credit schemes for small-scale and marginal fishermen in the Sundarbans delta;
- (b) if so, the total number of beneficiaries covered during the last three years, district-wise;
- (c) whether the Government has received any representations seeking mobile fish procurement and cold-chain infrastructure to support remote fishing communities;
- (d) whether any budget has been earmarked under Pradhan Mantri Matsya Sampada Yojana (PMMSY) or other schemes for fisher community development in the Sundarbans; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

**THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING**

**SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH**

(a) and (b): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India is implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) with a total investment of Rs. 20,990.79 crore from the financial year 2020-21 to till date for development of fisheries in all States/Union Territories including Sundarbans delta region of West Bengal. The scheme *inter-alia* provides social security measure to fishers, fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers wherein the entire insurance premium amount is shared between the Centre and State in the ratio of 60:40, 90:10 for the Himalayan & North Eastern States and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY 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 accident for a sum of Rs. 25,000/-. West Bengal did not participate in Group Accidental Insurance Scheme (GAIS) during last three years under the aforesaid scheme. Hence, no beneficiaries from West Bengal including Sundarbans areas have been provided insurance coverage.

The Government of India from the financial year 2018-19, has extended the Kisan Credit Card (KCC) facility to fishers and fish farmers to help them to meet their working capital requirement. 1,498 Kisan Credit Cards have been sanctioned to fishers and fish farmers from West Bengal. The district wise details are at **Annexure**.

(c) to (e) As reported by the Government of west Bengal, no specific representation seeking mobile fish procurement and cold-chain infrastructure exclusively for the remote fishing communities of the Sundarbans has been received. However, administrative approval of Rs.10 crore has been accorded under the Central Sector Component of PMMSY during 2024-25 for the development of five identified fishing villages in West Bengal as Climate Resilient Coastal Fishermen Villages (2 crores per village) including the villages of Akshayanagar and Madanganj in South 24 Parganas district situated in the Sunderbans delta region. In addition, Fish Transport Vehicles, insulated boxes with weighing Machines and allied facilities have been included under the economic activities of the Climate Resilient Coastal Fishermen Villages Project.

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**Statement referred to in reply to Lok Sabha Unstarred Question No 344 put in by Shri Bapi Haldar, Hon'ble Member of Parliament regarding Insurance and Credit Schemes for Small Scale and Marginal Fishermen for answer on 21<sup>st</sup> July, 2026: District-wise details of Kisan Credit Cards(KCCs) have been sanctioned to fishers and fish farmers from West Bengal**

| <b>Sl No.</b> | <b>Name of the District</b> | <b>No. of KCC Applications sanctioned</b> |
|---------------|-----------------------------|-------------------------------------------|
| 1             | Alipurduar                  | -                                         |
| 2             | Bankura                     | 140                                       |
| 3             | Birbhum                     | 552                                       |
| 4             | Dakshin Dinajpur            | -                                         |
| 5             | Darjiling                   | -                                         |
| 6             | Haora                       | 1                                         |
| 7             | Hugli                       | -                                         |
| 8             | Jalpaiguri                  | 34                                        |
| 9             | Jhargram                    | -                                         |
| 10            | Kalimpong                   | 54                                        |
| 11            | Koch Bihar                  | -                                         |
| 12            | Kolkata                     | -                                         |
| 13            | Maldah                      | -                                         |
| 14            | Murshidabad                 | -                                         |
| 15            | Nadia                       | 35                                        |
| 16            | North 24 Parganas           | -                                         |
| 17            | Paschim Barddhaman          | -                                         |
| 18            | Paschim Medinipur           | -                                         |
| 19            | Purba Barddhaman            | -                                         |
| 20            | Purba Medinipur             | -                                         |
| 21            | Puruliya                    | -                                         |
| 22            | South 24 Parganas           | 681                                       |
| 23            | Uttar Dinajpur              | 1                                         |
|               | <b>Total</b>                | <b>1,498</b>                              |

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