

GOVERNMENT OF WEST BENGAL
DEPARTMENT OF FISHERIES, AQUACULTURE
AQUATIC RESOURCES & FISHING HARBOUR, IT BUILDING(7TH & 8TH FLOOR),
31, GN BLOCK, SECTOR-V, SALT LAKE, KOLKATA – 700 091.

No. 639 -Fish/C-V/1P-13/2000

Dated, Kolkata,05.03.2020

From : The Additional Secretary
to the Govt. of West Bengal

To : The District Magistrate
.....

Sub : **Kisan Credit Cards (KCC)**

Sir/Madam,

Increased importance is being given to enhancing the capacity of the fishermen in your districts to avail loans through KCC. For the same, the Deptt. has come up with a guideline and also a format for Monthly Progress Report and District wise Annual target of KCC for Fisheries sector 2020-21. This would enable you to review and to monitor issuance of KCC, loan sanctioned under the scheme by the banks etc. in your districts on a regular basis in the DLBC meetings. The MPR should be duly filled and submitted at the mail id given in the table below by 5th of every month or the next working day. Director of Fisheries has been entrusted to monitor the progress of the same at the state level.

Dr. Saptarshi Biswas, Deputy Director of Fisheries (SPU) of this Department has been nominated to act as the Nodal Officer of this Department for the said purpose.

Contact details of the Nodal Officer are given below:

CONTACT ADDRESS	CONTACT NUMBER	e-mail ID
Department of Fisheries, Aquaculture, Aquatic Resources and Fishing Harbours at 31, G.N. Block, Benfish I. T. Building, Kolkata-700 091.	Mobile 8910520288	ddfspu@gmail.com

Your timely intervention would enable us to reach out to maximum number of fishermen and enable them to work for their better livelihood.


Additional Secretary
to the Govt. of West Bengal

Encl : As stated.

No. 639/1(4) -Fish/C-V/1P-13/2000

Dated, Kolkata,05.03.2020

Copy forwarded for information & necessary action to :

1. The Director of Fisheries, West Bengal with the request to communicate KCC guide lines, schemes, targets and format of report to all the districts and Zonal DDFs.
2. The DDF (SPU)
3. The Deputy Director of Fisheries (Kolkata/Goubanga/Central/Western/Northern zone)
4. The Assistant Director of Fisheries

.....District


Deputy Secretary
to the Govt. of West Bengal

Guideline

Fisheries Schemes to be Implemented Under KCC (2020-21)

⋮

Background of the Scheme:

- A Kisan Credit Card (KCC) is a credit delivery mechanism that is aimed at enabling farmers to have quick and timely access to affordable credit for their working capital.
- It was launched in 1998 by the Reserve Bank of India and NABARD.
- The scheme aims to reduce farmer dependence on the informal banking sector for credit – which can be very expensive and suck them into a debt spiral.
- The card is offered by cooperative banks, regional rural banks and public sector banks.
- Based on a review of the working of the KCC, the government has advised banks to convert the KCC into a smart card cum debit card.
- KCC has been extended to AH and Fisheries sector as per RBI circular dtd 04.02.19.
- Bank authorities have been instructed to issue KCC within 14 days of receipt of completed application from the fish farmers.

Features of the Kisan Credit Card:

1. All farmers including small and marginal farmers, share croppers and tenants are eligible for the Kisan Credit Card.
2. It simplifies the loan as it requires onetime documentation, and all subsequent documentation is based on the farmer's declaration of crops to be raised etc.
3. Offers flexible repayment schedule after the harvest season and enables rescheduling of payments in case of a bad crop season.
4. Farmers can use it to take loans.
5. Acts as a single credit facility for the farmer for all aquaculture requirements.
6. Any number of withdrawals subject to credit limit. Repayment- only after harvest and marketing.

Objective/Purpose:

The KCC scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the fish farmers for their working capital requirements towards fresh water fish/prawn culture (including cold water), Brackish water shrimp/fish/crab culture, fish/shrimp/prawns/crabs/seed rearing, capture fisheries in fresh water and marine, any other fishery activities may be considered in addition to these activities.

Eligibility:**Fisheries:****A) Inland Fisheries & Aquaculture-**

i) Fishers, Fish farmers (individual & groups/partners/share croppers/tenant farmers), Self Help Group, Joint Liability Groups & Women Groups,

ii) The beneficiary must own or lease any of the Fishery related activities, such as, pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities and any other fisheries activities and allied activities.

B) Marine Fisheries - Beneficiaries listed as other who own or lease registered fishing vessels / boats, possess necessary fishing license / permission for fishing in estuary and sea, fish farming / mariculture activities in estuaries and open seas and any other fisheries and allied activities.

Credit Limit for interest subvention and prompt repayment incentive:

- For the existing KCC holders the benefits of interest subvention and prompt repayment incentive will be admissible up to the credit limit of Rs. 3 lakhs including fisheries activities.
- Whereas the new card holders will have credit limit of Rs. 2 lakhs to meet their working capital requirements for fisheries activities.

Interest subvention will be available for fisheries farmers as per the existing guidelines, i.e. @2% per annum at the time of disbursal of loan and another @3% per annum in case of prompt repayment as additional incentive.

Scale of finance:

- A) The scale of finance for KCC including fisheries activities will be fixed by the District Level Technical Committee (DLTC) based on local cost. The scale of finance may be worked out on per acre / per unit etc, basis.
- B) Fisheries - Recurring cost towards seed, feed, organic and inorganic fertilizers, lime/ other soil conditioners, harvesting and marketing charges, fuel / electricity charges, labour/ lease rent (if leased water area), insurance etc. for capture fishery working capital would include the cost of fuel, ice, mooring, landing charges, other labour charges, etc. may form part of the scale of finance.

Disbursement:

- Short term component of the KCC limit is in the nature of revolving cash credit facility. There should be no restriction in numbers of debits & credits. Bank authorities have been instructed to issue KCC within 14 days of receipt of completed application from fish farmers.

(Ref. F/NO.25-1(07)/2018-AHD (COORD), Govt. of India, Ministry of Agriculture & Farmers Welfare, Department of Animal Husbandry, Dairying & Fisheries Plan Coordination Unit dated- 11.02.19)

Beneficiary/ candidate selection:

1. As KCC is a relatively a new feature in fisheries sector, it has to be widely discussed in all the block/ district meeting, so that the fishers get to know about it.
2. (a) The list of beneficiaries/applicants may be collected and sponsored to the banks for issuance of KCC.
(b) List of beneficiaries/applicants can also be collected from the Fishermen Association/ Cooperative/SHG and sponsored to the bank.
(c) All beneficiaries covered under different fisheries schemes (state plan/CSS/) may also be brought under KCC coverage.
(d) Individual beneficiaries can also submit the application to the bank through the block FEO.
(e) The PRI authorities may be kept informed about disbursements in this regard.

Repayment Period:

- The repayment period may be fixed by banks as per the anticipated harvesting and marketing period for the crops for which the loan has been granted.

Against this backdrop the current schemes have been devised for KCC considering the interest subvention.

The present proposal includes:

1. The synopsis of 11 schemes:

- The base price of items has been considered as per the unit cost of 2019-20. This may be modified by DLTC as per the local price within reasonable limit.
- The schemes are indicative and may be modified as per the local needs.
- New schemes may be included in the KCC ambit as per the demand of the local farmers, the CEOs can introduce them and intimate to the DLTC and the Directorate.
- Schemes on cage/pen culture, percolation tank culture, cistern culture, use of geo-membrane in arid/ laterite zones, any traditional fishery techniques may also be included based on local demand.
- Schemes on marine sector can be introduced by the respective Marine ADFs, through DLTC and intimated to the Directorate.
- The scale of finance for KCC including the fisheries activities will be fixed by the District Level Technical Committee (DLTC) based on local cost. The scale of finance may be worked out on per acre, bigha / per unit etc, basis.
- The current schemes are indicative and may be referred while considering the scale of finance in DLTC.
- The DLTC and the DLBC is to be looped in for all the local issues for better coordination.

2. Sheet showing the calculation of bank interest with interest subvention- to be reconciled with bank/ DLBC. Annexure I
3. The details of the schemes- Annexure II
4. The KCC form- Annexure III

Target:

- A minimum annual target has been fixed for each district and it is expected that the target will be exceeded.
- The scheme wise classification of target is also indicative which may be modified as per the local demand.
- However the total minimum units of target for the district have to be covered and exceeded.

Annexure- I
INDICATIVE SCHEMES THAT COULD BE TAKEN UP UNDER KCC
(Other schemes as per local demand of the districts may also be included through
DLTC, including those in marine sector).

Fishery schemes that could be taken up under KCC								
Sl	Schemes	Area	Fund required (Rs)	# Bank interest @7% (Rs)	Interest subvention @2% (Rs)	Total interest payable (Rs)	Inputs given	Period of culture
1.	Scheme For Desi Magur	1 bigha	101400.00	7098.00	2028.00	5070.00	Desi Magur, Lime, Raw Cowdung, Feed, Medicine, Accessories	6 months
2.	Production of big size fish	1 bigha	186160.00	13031.00	3723.00	9308.00	Carp (IMC) Fish Feed, Lime, Inorganic fertilizer, Nutritionally balanced floating feed, Prophylactics & Medicine, labour charges(LS)	12 months
3.	Culture of Tiger Shrimp	1 bigha	155480.00	10884.00	3110.00	7774.00	Hydrated, lime, dolomite, Shrimp seeds, urea, feed, SSP, Probiotics, Aerator	80-90 days
4.	Culture of L. Vannamei	1 bigha	160420.00	11229.00	3208.00	8021.00	Hydrated, lime, dolomite, Shrimp seed, urea, feed, SSP, Probiotics, Aerator	70-75 days
5.	Polyculture of Shrimp & Mullet	1 bigha	161980.00	11339.00	3240.00	8099.00	Lime shrimp seed, Mullet seed, Shrimp feed, Mullet Feed urea, SSP, Probiotics, Aerator	90-100 days
6.	Production of fingerlings.	1 bigha	58500.00	4095.00	1170.00	2925.00	Mahua Oil Cake, lime, Raw Cowdung, SSP, urea, Fish Seed, Probiotics & Prophylactics, 1HP pump	4 months
7.	Scheme for Pisciculture in Jhora Ponds	500 Sq.Ft	18070.00	1265.00	361.00	904.00	Lime, SSP, urea, Fish Seed, Fish Feed etc.	7 months
8.	Fattening of Mud Crab(SCYLLA SERETA)	0.03 ha	134160.00	9391.00	2683.00	6708.00	Lime, Water Crab, Water Exchange, Feed	15-20 days in each cycle (7 cycles)
9.	Fish Vending on Tri Cycle with insulated box	1 unit	32500.00	2275.00	650.00	1625.00	Tri-Cycle van for carrying insulated box, Distribution of hygienic insulated box (50L), Water balance and Fish cutting instruments, Water Capital for purchasing of Fish	
10.	Culture of IMC in fresh water	1 bigha	69680.00	4878.00	1394.00	3484.00	Carp(IMC)Fish Seed, Lime, Nutritionally balanced floating feed, SSP, Prophylactics & Medicine, Aerator, and Cast Net, vending accessories.	12 months
11.	Ornamental fishery	225 sq.mt	130000.00	9100.00	2600.00	6500.00	Cistern, shed, ornamental fish, feed.	12 months

To be reconciled with bank and the calculations will have to be worked out accordingly in DLTC.

Assumptions:

- The fund required has been calculated per bigha/unit to keep a uniform area, considering the average base price of 2019-20, however the area can vary and so would the fund requirement.
- The costs and schemes are indicative and can be modified as per requirement and intimated in DLTC.
- The price of items of input may also vary in different local areas which have to be adjusted and intimated to the DLTC.
- The labour component and the pond clearing charges have not been considered for the time being, but if considered in DLTC may be included.
- Bank interest has been calculated @ 7%(to be reconciled with Bank/DLBC)
- Interest subvention on interest has been kept @ 2%.
- Prompt repayment incentive @3% of interest.
- Schemes for marine fishery can be included by the ADF, Marine keeping in line with the local needs and complying with the WBMFRA 1993, as amended from time to time and present it through the DLTC, with intimation to the Directorate.
- All inland schemes should comply with WBIFRA, 1984.
- The scale of finance for KCC including fisheries activities will be fixed by the District Level Technical Committee (DLTC) based on local cost. The scale of finance may be worked out on per acre/ bigha / per unit etc, basis.
- Any other issues related to scale of finance and loan has to be taken up with the DLBC and banks and intimated to the Directorate for flagging them in SLBC.

**Annexure II
Schemes under KCC**

Scheme for “*Deshi Magur (Clarias batrachus) / Singi (Heteropneustes fossilis)* culture.

Unit Area for Scheme: 0.13 Ha(1 Bigha)

Period of culture : 6 months

Synopsis of the Scheme:

a) Fisheries Department: Assistance to cultural costs in the form of inputs like fish seed, fish feed, lime, accessories etc.

b) Beneficiaries contribution: Cost of pond preparation, labour, harvesting, prophylactics, medicine, cow dung etc.

Details break up of Scheme:

A) Cultural Cost

Sl No	Items of Expenditure	Quantity	Rate (in Rs)	Amount (Rs)
1	Cost of pond preparation @ Rs. 40000.00/ha	1bigha		5300.00
2	Cost of Deshi Magur/ Singi seed (3" size) @ 24000 no/ha	3200 no	8.50/no	27200.00
3	Cost of lime (Calcium oxide) @500 kg/ha/year	70 kg	12.00/kg	840.00
5	Cost of Raw Cow Dung @ 10000 kg/ha/year	1300 kg	1/kg	1300.00
6	Cost of Supplementary & Nutritionally balanced Artificial Feed	800 kg	55.00/kg	44000.00
7	Prophylactics & Medicine (LS)			800.00
8	Labour charges with periodical netting and harvesting (LS)			5000.00
Total of Cultural cost				84440.00
B) Cost for Pisciculture accessories: Aluminium Hundi 20 inch in diameter (2 nos.), nets, etc.				4000.00
GRAND TOTAL				88440.00

Economics:

I	Expected Production (Considering 80% survival with average body weight 200 g with a 6 month culture period)	500 kg
II	Income from Sale of Fish (Considering sale of fish @ Rs. 400.00/kg)	Rs200000.00
III	Net Profit [Income - (Cultural cost + 10% depreciation cost of fish culture equipments) i.e. Rs.200000 - (Rs. 88440 + Rs. 400.00)]	Rs. 111160.00

Total Loan Limit

1	Culture loan component only inputs (Rs 88440.00 – cost of pond preparation and labour charges)	78000.00
2	10% for post harvest/household expenses/ consumption.	7800.00
3	20% towards farm maintenance	15600.00
	Total loan limit for first year.	101400.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement.

Scheme for "Production of Big size Fish (IMC) in big water bodies"

Unit Area for Scheme: 0.13 Ha(1 Bigha)

Period of culture : 12 months

Synopsis of the Scheme:

- a) Fisheries Department: Assistance to cultural costs in the form of inputs for Pisciculture.**
b) Beneficiaries contribution: cost of pond preparation, labour, harvesting, prophylactics, medicine etc (including liberation of fingerlings after partial harvesting of culture period)

Details break up of Scheme:

A) Cultural Cost

Sl No	Items of Expenditure	Quantity	Rate (in Rs)	Amount (in Rs)
1	Cost of pond preparation @ Rs. 40000.00/ha	For 0.13 Ha		5300.00
2	Cost of Carp (IMC) Fish seed (250 g) @ 7500 no/ha	1000 no	Rs. 50/no	50000.00
3	Cost of lime (Calcium oxide) @500 kg/ha/year	65 kg	12.00/kg	780.00
4	Cost of inorganic fertilizer SSP @ 300 kg/ha/year	40 kg	10.00/kg	400.00
5	Cost of Nutritionally balanced floating Feed (crude protein .24%)	2000 kg	40.00/kg	80000.00
6	Prophylactics & Medicine (LS)			2000.00
7	Labour charges with periodical netting and Harvesting Expenses (LS)			10000.00
<i>Total of Cultural cost</i>				148513.00
B) Fish culture equipments, hundi, nets, etc		LS		10000.00
GRAND TOTAL (A+B)				158480.00

Economics:

I	Expected Production (Considering 90% survival with average body weight 1500g with a 12 month culture period)	1350 kg
II	Income from Sale of Fish (Considering sale of fish @ Rs. 190.00/kg)	Rs. 256500.00
III	Net Profit [Income - (Cultural cost + 10% depreciation cost of fish culture equipments) i.e. Rs. 256500.00 - (Rs. 158513.00 + Rs. 1000.00)]	Rs. 96987.00

Total Loan Limit

1	Culture loan component only inputs. Culture loan component only inputs (Rs158480 .00 – cost of pond preparation)	143200.00
2	10% for post harvest/household expenses/ consumption.	14320.00
3	20% towards farm maintenance	28640.00
	Total loan limit for first year.	186160.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

CULTURE OF TIGER SHRIMP

Unit area: 1bigha (1330 sq. m.) water body, Culture period: 80-90days

CULTURAL COST				
Sl.	Particulars	Quantity	Rate Rs	Total project cost (Rs.)
	Site preparation	Clearing, removal of top soil, tilling,etc	LS	5000.00
1	Hydrated lime	20 kg	13/kg	260.00
2	Dolomite	16 Kg.	14/kg	224.00
3	Shrimp Seeds	40000 pcs. (PL-18-20 , stocking density 30pc / m ²)	Rs. 1.00 /pc	40000.00
4	Urea	10 Kg.	Rs.10/Kg	100.00
5	Feed	480 kg	Rs.85/kg	40800.00
6	Single Super Phosphate	7 Kg.	Rs.10/Kg	70.00
7	Probiotics		LS	600.00
8	Aerator.	2 HP 4 paddle	LS	35000.00
	Prophylactics			2500.00
			Total :	124554.00

PRODUCTION ECONOMICS ON ESTIMATION:

Survival rate – avg.	80 %	80-90 days culture period
Individual wt. gain	Avg. 22.5 gm ;	
Crop on harvest	720 kg ;	
Sale proceed @Rs. 300/kg	720kg x 300/- = Rs.216000.00	
Net income	216000.00-124554.00=91446.00	

Total Loan Limit

1	Culture loan component only inputs Culture loan component only inputs (Rs 124554.00 – cost of pond preparation)	119600.00
2	10% for post harvest/household expenses/ consumption.	11960.00
3	20% towards farm maintenance	23920.00
	Total loan limit for first year.	155480.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

CULTURE OF L. Vannamei

Unit area: 1 bigha (1330 sq. m.) water body Culture period: 70-75 days

CULTURAL COST				
Sl.	Particulars	Quantity	Rate Rs	Total project cost (Rs.)
	Site preparation	Clearing, removal of top soil, tilling, etc		5000.00
1	Hydrated lime	20 kg	12/kg	240.00
2	Dolomite	16 Kg.	14/kg	224.00
3	Shrimp Seeds	47000 pcs (Avg.PL-15-18 stocking density 35 pc / m ²)	Rs. 0.75/pc	35250.00
4	Urea	10 Kg.	Rs.10/Kg	100.00
5	Feed	700 kg.	Rs.70/Kg	49000.00
6	Single Super Phosphate	7 Kg.	Rs.10/Kg	70.00
7	Probiotics		LS	600.00
8	Aerator.	2 HP 4 paddle	LS	35000.00
9	Prophylactics			2950.00
Total :				128434.00

PRODUCTION ECONOMICS ON ESTIMATION:

Survival rate – avg.	80 %	70-75 days culture period
Individual wt. gain	Avg. 20 gm ;	
Crop on harvest	750 kg ;	
Sale proceed @Rs. 225/-kg	750 kg x 250/- = Rs. 187500.00	
Net income	187500.00-128434.00=59066.00	

Total Loan Limit

1	Culture loan component only inputs. Culture loan component only inputs (Rs 128434.00 – cost of pond preparation and labour charges)	123400.00
2	10% for post harvest/household expenses/ consumption.	12340.00
3	20% towards farm maintenance	24680.00
	Total loan limit for first year.	160420.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

PROJECT ON BRACKISH WATER AQUACULTURE:

POLY CULTURE OF SHRIMP AND MULLET

Operational Cost for One Crop- 90-100 days. (Unit Area-1bigha.)

Sl.	Particulars	Quantity	Rate(Rs)	Total Project Cost(Rs)
1	Site preparation	Clearing, removal of top soil, tilling, etc.	LS	4000.00
2	Lime	40 Kg	12/Kg	480.00
3	Urea	20Kg	10/Kg	200.00
4	SSP	20 Kg	10/Kg	200.00
5	Shrimp Seed	15000 nos. (Avg.PL-15-20 size)	1.00/pc	15000.00
6	Mullet Seed	4000nos. (Avg.2.00 inch size)	5.00/pc	20000.00
7	Mullet feed	400 Kg	40/Kg	16000.00
8	Shrimp feed	400 Kg	85/Kg	34000.00
9	Probiotics		LS	600.00
10	Aerator.	2 HP 4 paddle	LS	35000.00
11	Prophylactics			3100.00
	TOTAL COST			128580.00

ESTIMATES OF OUT PUT AND VALUE OF OUTPUT

Species	Duration of cycle (days)	Density of seed (no.)	Survival rate %	Average weight (Gms)	Production (Kg)/ cycle	Price /Kg	Output value(Rs)
Tiger prawn	90-100	15000	80	25	300	350	105000.00
Mullets		4000		90	288	225	64800.00
TOTAL							169800.00
Net income = Rs. 169800.00- Rs. 128580.00= Rs 41220.00							

Total Loan Limit		
1	Culture loan component only inputs (Rs 128580.00 – cost of pond preparation)	124600.00
2	10% for post harvest/household expenses/ consumption.	12460.00
3	20% towards farm maintenance	24920.00
	Total loan limit for first year.	161980.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

Scheme for fish vending on Tri-Cycle with insulated Box for Tiger shrimp catchers as an alternate livelihood option.

Sl. No	Particulars	Quantity	Rate (Rs)	Total Amount(Rs)
1	Tri-Cycle van for carrying insulated Box.	1	17500.00	17500.00
2	Distribution of hygienic insulated Box (50 L)	1	3500.00	3500.00
3	Weighing balance and fish cutting equipments		LS	1500.00
4	Working Capital for purchasing of fish.		LS	2500.00
Unit Cost				25000.00

Economics:

Sl. No	Particulars	Quantity	Rate(Rs)	Amount(Rs)
1	Sale of Fish-25kg per day	25 kg	150/kg	3750.00
			Sub Total	3750.00
2	Expense for purchasing of Fish	25kg	100/-kg	2500.00
3	Gross profit	1-2=		1250.00
4	Labour charges	1 man day	300/man day	300.00
5	Net profit	3-4=	LS	950.00
	Actual profit for one month @Rs.950/-X25 days			Rs.23750.00

Total Loan Limit		
1	Culture loan component only inputs	25000.00
2	10% for post harvest/household expenses/ consumption.	2500.00
3	20% towards farm maintenance	5000.00
	Total loan limit for first year.	32500.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

FATTENING OF MUD CRAB (*SCYLLA SERATA*)

Culture (fattening) Period: 15-20 days in each cycle. (7 cycles possible).

Unit area: 5 katta (0.03 ha)

A	Input	Quantity	Rate/Unit	Total Project Cost
1	Site Clearance, Repairing/fencing (protection from escape of crab)/partitioning (male & female compartment)		L.S.	5000.00
2	Lime	10 Kg	12.00	120.00
3	Water Crab (soft crab) – 150-200 gms size	Male & female-100 kg each	Male @Rs.350/-kg & female-500/kg	85000.00
4	Water Exchange	10 hr	60.00/hr	600.00
5	Feed (raw fish) @ 10% of body weight/day	300 kg	50/kg	15000.00
7	Harvesting, roping and packing etc.	-	LS	500.00
8	Net fencing			2000.00
Total Operational Cost				108220.00

B. PRODUCTION	INCOME:
Production / Yield: Assuming 5% loss in nos. and weight gain in rest crabs (fattened): after gaining weight, the total wt of male crabs will be 105 kg. (10% increase in wt.) and that of female crabs will be 115 kg (20% increase in wt.) approx. (harvested at the end of each crop after 15 - 20-days).	Income by sale of 105 kg + 115 kg of crab (male @Rs. 400/ kg & female @Rs.650/) altogether: Rs 42000.00 + Rs 74750.00 = Rs 116750.00
D. ECONOMICS:	
1. Gross Income by sale of crab	Rs 116750.00 per cycle
2. Less:	
i) Recurring cost/Culture cost	Rs. 106520.00
Net profit per cycle (1st cycle)	Rs. 10530.00

Total Loan Limit		
1	Culture loan component only inputs (Rs 108220.00 – cost of pond preparation)	103200.00
2	10% for post harvest/household expenses/ consumption.	10320.00
3	20% towards farm maintenance	20640.00
	Total loan limit for first year.	134160.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

Fingerling Production IMC: Unit Area-1 Bigha

Fingerling Production: Unit Area-1 Bigha. Culture Period: 4 months/ 120 days per cycle Unit Area: 1 Bigha (0.13 ha)				
Sl	Input	Quantity	Rate (Rs)	Cost (Rs)
1	Pond clearance / repairing etc.	LS	LS	5000.00
2	Mahua oil cake	325 kg	26.00	8450.00
3	Lime	40 kg	12.00	480.00
4	Cow dung	450 kg	1.00	450.00
5	Single super phosphate	20 kg	10.00	200.00
6	Urea	30 kg	10.00	300.00
7	Fish seed (Fry-2.5 -3.0cm)	30000 nos	200/1000 nos.	6000.00
8	Fish feed (palliated)	400 kg	40.00	16000.00
9	1.5 Hp pump	LS	12000.00	12000.00
10	Probiotics and prophylactics	LS	2120.00	1120.00
TOTAL				50000.00

PRODUCTION & INCOME:	
1. Production / Yield: Assuming 70% Survivability, at the minimum 21000 nos of fingerling (5-6 inches in size, 12-15 gm average wt & 80-90 nos /kg) x 1 crops would be produced (harvested)	
2. Income by sale of 21000 fish @ Rs. 5/- per fish	105000.00
ECONOMICS:	
1. Income by sale of fish	105000.00
2. Net surplus/Profit (Rs. 105000.00 – Rs.50000.00=55000.00)	

Total Loan Limit		
1	Culture loan component only inputs (Rs 50000.00 – cost of pond preparation)	45000.00
2	10% for post harvest/household expenses/ consumption.	4500.00
3	20% towards farm maintenance	9000.00
	Total loan limit for first year.	58500.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

Culture of Exotic carps in Jhora		
Unit Area for Scheme : 500 Sq.Ft.		
Synopsis of the Scheme :		
a. Name of Scheme: Culture of Exotic carps in Jhora		
Details break up of Scheme :		
Cultural Cost		
		Total Amount (Rs.)
1	Pond preparation & repairing or embankment	2,000.00
2	Cost of 400 fingerlings [Cyprinus 200 pc. (4") @ Rs 5/- per pc. =Rs. 1000/- Grass Carp 100 pc..(4") @ Rs 5/- per pc.=Rs. 500 (and Catli/Asla 100 pc.(7-8 cm.) @ Rs. 16/- per pc. =1600/-)]	3,100.00
3	Cost of 125 Kgs. Floating feed @ Rs. 40/- per kg (FCR 1.5)	5,000.00
4	Plastic pipe for water collection (LS)	1,620.00
4	Netting / Prophylactic & Medicine including Harvesting	4,000.00
5	Lime 15 Kgs @ Rs. 12/- per kg	180.00
TOTAL PROJECT COST		15,900.00
Economics :		
Total Production of fish (Survivality 80% i.e. 320 nos. and average size 300 gms.) in Kg.		96 Kg
Sale proceeds of fish @ Rs. 250/- per kg.		24,000.00
Culture cost for next year		8,280.00
Profit		15,720.00

Total Loan Limit		
1	Culture loan component only inputs (Rs 15900.00 – cost of pond preparation)	13900.00
2	10% for post harvest/household expenses/ consumption.	1390.00
3	20% towards farm maintenance	2780.00
	Total loan limit for first year.	18070.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

Culture of IMC in fresh water ponds.				
A) Cultural Cost				
Sl No	Items of Expenditure	Quantity	Rate (in Rs)	Amount (Rs)
1	Cost of pond preparation @ Rs. 40000.00/ha	0.10 - 0.13 ha		4000.00
2	Cost of Carp (IMC) Fingerlings (10-12 cm size) @ 12000 no/ha	1200 no	5.00/no	6000.00
3	Cost of lime (Calcium oxide) @500 kg/ha/year	50 kg	12.00/kg	600.00
4	Cost of inorganic fertilizer SSP @ 300 kg/ha/year	30 kg	10.00/kg	300.00
5	Cost of Raw Cow Dung (LS)	700 kg	1.00/kg	700.00
6	Cost of Nutritionally balanced floating Feed	900 kg	40.00/kg	36000.00
7	Prophylactics & Medicine (LS)			300.00
8	Labour charges with periodical netting and Harvesting Expenses (LS)			5000.00
<i>Total of Cultural cost</i>				52900.00
B) Cost for Pisciculture accessories				
1. One cast net (11-12 sq mt)				
2. Two PVC Crates (2.0 ft x1.5 ft x 1 ft)				
3. Two 40 or 20 mesh hapa (2 mt x 1.1 mt x 1.1 mt)				
4. One weighing balance (pan type preferably 10 kg weighing capacity) with weight				
5. One bucket, two aluminium hundi, one mug,				9700.00
GRAND TOTAL (A+B+C)				62600.00

Economics:		
I	Expected Production (Considering 80% survival with average body weight 900g with a 9 month culture period)	864 kg
II	Income from Sale of Fish (Considering sale of fish @ Rs. 130.00/kg)	Rs. 112320.00
III	Net Profit [Income - (Cultural cost + 10% depreciation cost of fish culture equipments) i.e. Rs. 112320 - (Rs. 52900 + Rs. 750.00)]	Rs. 58670.00

Total Loan Limit		
1	Culture loan component only inputs (Rs 62600.00 – cost of pond preparation and labour charge)	53600.00
2	10% for post harvest/household expenses/ consumption.	5360.00
3	20% towards farm maintenance	10720.00
	Total loan limit for first year.	69680.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

SCHEME FOR SETTING ORNAMENTAL CULTURE UNIT (TINY SCALE)

A. Scheme Outline at a glance:

1	Minimum space required for the unit	25 Sq Mt (225 Sq ft)
2	Minimum space required for setting cement tank and glass aquarium (in two tire)	15 Sq mt (135 sq ft)
3	Minimum working free space	10 sq mts (90 sq ft)
4	Culture cycle	Culture period for each cycle 3months (4 cycle per year)
5	Stocking size	1-2cm approximately
6	Harvesting size	3-6 cm approximately
7	Total Project cost	Rs.100000.00
8	Capital expenditure for infrastructure development	Rs. 78500.00
9	Recurring expenditure as operational cost for one cycle	Rs_21500.00
10	Expected Production: - (3-6 cm fish with 90% survival rate)	in 4 cycle 4500 no of fish in each cycle X 4 = 18000 nos
11	Expected Income from sale (@ Rs. 12.5/ pc each):-	12.5 X 18000= Rs. Rs. 225000.00
12	Expected Net income:	1st year: Rs. 60500.00 2nd year onwards: Rs. 139000.00

Preferable water quality congenial for culture	Type species
Intermediate (wide tolerance) for beginners	Live bearers- Molly, Guppy, Platy, etc Gold fish Gouramies- Blue gourami, Pearl gourami, dwarfs gourami, etc. Siamese Fighters Barbs- Rosy barb, tiger barb, etc. Danios- Zebra danio, Pearl danio, etc. Cyprinids – Gold fish, Koi carp, Red fin shark, Silver Shark, etc. Catfish- Bronze cat, dwarf cat etc. and others
Soft water (required especially for breeding) however for culture intermediate water may be used- may be tried by experienced aquarist	Cichlids- Angel, Fire mouth cichlids, Convicts, Kribensis, Auratus, Oscar, etc. Tetras- Black widow tetra, Buenos arias tetra, Serpa tetra, etc. Manila carp and others

Project cost for culture:

A) Capital expenditure

Sl no	Essential Items	Description	Rate	Amount in Rs.
1	Shed (20 Sq mt)	Tali with thatch topping roof top supported by beams/ poles)- 20 sq mt	Rs. 600/ sq mt	12000.00
2	Cement tanks (6500 lit)	Cement tank 4 no (4'x6'x2.5') (1500 lit each) plus reservoir and overhead tank (500 lit)	Rs. 3 per litre water holding	19500.00
3	Glass tank (2000lit)	8 glass tanks (4'x1.5'x1.5') include the aquarium stand as well	Rs. 5.5 per litre water holding capacity	11000.00
4	Water supply item	Motors & Pump, Water line pipes for distribution, hose and its fittings, etc	LS	10000.00
5	Electrical items	Wiring Materials, Lightings and its fixtures, electrical thermostat heaters etc	LS	6000.00
6	Water treatment equipments	Aeration unit- Air pump/blower, Airline setup, power/ external filter etc Filtration unit - Biological filters, Chemical and Physical filters (UG/ sand-gravel- charcoal etc)	LS	15000.00
7	Contingent equipment's and miscellaneous item	Kit for pH & Hardness, chemicals, hand nets, buckets, Mugs, etc	LS	5000.00
A) Total: Capital expenditure				78500.00

B) Recurring expenditure in each cycle (3-month app)

Sl	Item/ purpose	Ave@ Rs)	Quantity	Amount (Rs)
1	Seed (Av size:1-2 cm)- Live bearer – (Guppy/ molly/ Swordtail)- @ Rs.1/pc or b) Gold fish- (Orinda/ dolphin/ Shubunkin etc.)- Rs.5/-pc	2.5/ pc	5000	12500.00
2	Cost of feed- live feed (tubifex worms, daphnia, etc.), dry feed and raw material for preparing artificial feed	LS	Feed as per labium at least twice daily	2500.00
3	Miscellaneous- Cost of replacement/ repair of operational articles and any miscellaneous un foreseen item that may be required during rearing period. Fuel/ Electricity	LS	As per requirement	6500.00
B) Total Recurring Expenditure				21500.00

Total Project cost for one cycle: (A) Rs. 78500.00+ (B) Rs. 21500.00= Rs.100000.00

Total Loan Limit		
1	Culture loan component only inputs	100000.00
2	10% for post harvest/household expenses/ consumption.	10000.00
3	20% towards farm maintenance	20000.00
Total loan limit for first year.		130000.00

Remarks: The unit cost is based on price as during 2019-20. It may be revised as per the local price. The scheme may be modified as per the local requirement

Annexure III
Directorate of Fisheries
Government of West Bengal
LOAN FORM FOR KCC: UNDER FISHERIES SECTOR

To
The Branch Manager,
Bank.....

1.	Application No:	
2.	NAME OF THE APPLICANT	
3.	FATHER'S NAME	
4.	ADDRESS: Village, PO, Thana.	
5.	AREA OF POND(Ha/Bigha/Katha,)	
6.	POND LOCATION/DETAILS: J.L No, Dag No, Mouza, etc	
7.	NATURE OF OWNERSHIP(lease, own)	
8.	TYPE OF POND (perennial/ seasonal/water source, etc)	
9.	NAME OF SCHEME TO BE UNDER TAKEN	
11.	TOTAL FUND REQUIRED AS LOAN	
10.	BANK a/c, No, (ADAHARLINKED)	
11	KCC LOAN LIMIT	

Signature of farmer

Remarks: The following documents are to be attached with the form:

- a). 2 passport size photos.
- b). Photocopy of EPIC/ Aadhaar card/Biometric IC for fishermen (self attested).
- c). Address proof (self attested).
- d). Schedule of pond (self attested).
- e). Documents related to the ownership of pond or copy of lease (duly certified by Prodhan) whichever is applicable.

Recommendation of the block FEO through the Block Dev. Officer for sanctioning loan.

Counter Signature of BDO Dev Block	Signature of FEO Dev Block
---------------------------------------	-------------------------------

TARGET FOR KCC (Fisheries) FY : 2020-21

Sl No	Districts	IA AND DDO	Minimum Target for KCC: No. of units/cards
1	Coochbehar	CEO FFDA	1800
2	Jalpaiguri	CEO FFDA	1800
3	Darjeeling	CEO FFDA	1000
4	Kalimpong	CEO FFDA	1000
5	Uttar Dinajpur	CEO FFDA	1800
6	Dak. Dinajpur	CEO FFDA	1800
7	Malda	CEO FFDA	1800
8	Murshidabad	CEO FFDA	1800
9	Birbhum	CEO FFDA	1800
10	Nadia	CEO FFDA	1800
11	Purba Burdwan	CEO FFDA	1800
12	Pas. Burdwan	CEO FFDA	1800
13	North 24 Pgs	CEO FFDA	1800
		IA-ADF BW,	2000
14	South 24 Pgs	CEO FFDA	1800
		IA-ADF BW,	2000
15	Howrah	CEO FFDA	1800
16	Hooghly	CEO FFDA	1800
17	Purba Midinipur	CEO FFDA	1800
		IA-ADF BW Contai BW	1000
		IA-ADF BW, Tamruk BW	1000
18	Paschim Midinipur.	CEO FFDA	1800
19	Jhargram	CEO FFDA	1800
20	Bankura	CEO FFDA	1800
21	Purulia	CEO FFDA	1800
22	Siliguri M KP	CEO FFDA	1800
23	Alipurduar	CEO FFDA	1800