

Bankable Project in Fisheries

By

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Bankable Project

- It generates **sufficient cash flows** to meet obligations created during Capital outlay.
- To yield **optimal returns**

Rate of Interest of Bank Loan

Funding Pattern

- Govt Assistance – 25%
- Beneficiary Contribution – 10%
- Bank Loan – 65%

Eligible Borrowers :-

The following category of borrowers are eligible to avail credit.

- a) An Individual.
- b) A company.
- c) A Partnership firm.
- d) A co-operative society.
- e) A group of fish farmers.

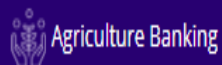
The West Bengal Inland Fisheries Act ,1984

- An act to provide for the conservation, development, protection, disposal of inland fish and fisheries in West Bengal.

West Bengal Fisheries Policy,2015 for Micro,Small , Medium and Large Enterprises in fisheries sector in the whole of West Bengal for substantive development in Fisheries sector through various innovative initiatives and to promote a conducive investment climate in the State and to provide global competitive edge to this sector vide Fisheries Department Notification No. 1273-Fish /C-1/9R-2/2015 Dated 04.06.2015

What is Fishery or Pisciculture ?

As per explanation provided under Clause (a) of Section 2 of the National Bank for Agriculture and Rural Development Act, 1981, Pisciculture means and includes development of fisheries, both inland and marine, catching of fish and all activities concerned therewith or incidental thereto. Rearing or culture of fish and catching of fish is collectively called Fishery. Fish can grow and can be grown in Marine water (sea), freshwater (Inland/sweet water and Brackish water (confluence of sea water and river)).



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Fisheries Loan

Features and benefits

- ✓ The loan is provided for buying fish seeds, fish net, and other equipment's
- ✓ Helps farmers to generate additional income.
- ✓ Loan upto Rs.1.00 lakhs: NIL
- ✓ Loan above Rs.1.00 lakh: Mortgage of land.
- ✓ Margin is 15-25% of the project cost
- ✓ Rate of Interest [Please click here](#)
- ✓ Repayable in maximum 48 months

Features

Eligibility

Documents Required

12.02.2021

Interest Rates

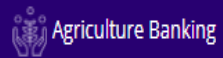
Home Loan ▾

6.80%* p.a.
w.e.f. 01.01.2021

*T&C Apply.

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Fisheries Loan

Eligibility

- Professional fisherman
- Farmers with working knowledge of fish farming

Features

Eligibility

Documents Required

Interest Rates

Home Loan

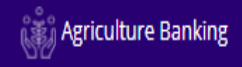
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Documents Required

- ✓ Duly filled in application form
- ✓ Identity proof- Voter ID card/PAN card/Passport/ Aadhaar card,/Driving License etc.
- ✓ Address proof: Voter ID card/Passport/Aadhaar card/Driving license etc.

Features

Eligibility

Documents Required

Interest Rates

Home Loan

6.80%* p.a.
w.e.f. 01.01.2021

*T&C Apply.

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Short term crop loans up to Rs.3.00 lacs and KCC AH&F (Animal Husbandry and Fishery) up to Rs. 2.00 lacs will be charged 7% p.a (fixed) as per Government of India (GoI) directives, subject to maximum Rs.3 lacs per borrower. It is subject to GoI providing 2% p.a interest subvention to Bank on such advances. Otherwise, as per Bank's norms.



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IDBI Bank Fisheries Loan

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Agri > Allied Activities > Fisheries

Agriculture Finance Fisheries - IDBI Bank Fisheries Loan

Blue Revolution has created good potential for fisheries development in the country. Bank provides finance to fisheries related activities such as Inland fisheries (construction of fish ponds, purchase of seeds, feeds etc.), Marine fisheries (in-shore, off-shore, deep sea fishing) and brackish water scheme. Individual, fishermans, co-op societies, companies can avail loan.

Click here to download [Application Form](#).

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new CORRIGENDUM NOTICE AGAINST RFP NO: HO/L&E/1715 DATED 24.12.2020 FOR PRINTING & SUPPLY OF PRINTED FORMS AND OFFICE STATIONERIES

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new TENDER NOTICE FOR PRINTING AND SUPPLY OF PRINTED FORMS AND OFFICE STATIONERIES

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FISHERY

RULES FOR MEDIUM TERM FISHERY LOANS

What is Fishery or Pisciculture ?

As per explanation provided under Clause (a) of Section 2 of the National Bank for Agriculture and Rural Development Act, 1981, Pisciculture means and includes development of fisheries, both inland and marine, catching of fish and all activities concerned therewith or incidental thereto. Rearing or culture of fish and catching of fish is collectively called Fishery. Fish can grow and can be grown in Marine water (sea), fresh water (Inland/sweet water and Brackish water (confluence of sea water and river).

Eligibility

Fishermen's Co-operative Societies, PACS, members of PACS or Fishermen's Co-operative Societies, owning or holding lease of inland water bodies are eligible for finance. Upto 5 ha.of vested Khas ponds/ beels / jheels (Govt.-owned water bodies) are being leased out by Gram Panchayats/ Panchayat Samities to fish farmers/ Fishermen's Co-operative Societies for a period of 3 to 5 years. Above 5 ha. vested Khas Pukur (Govt. water bodies) are being leased out by Additional District Magistrates of Land & Land Reform to fish farmers/fish co-operatives upto a period of 3 to 5



National Fisheries Development Board



Department of Fisheries
Ministry of Fisheries, Animal Husbandry & Dairying,
Government of India.

Pillar No: 235, PVNR Expressway, SVPNPA Post, Hyderabad-500 052
Phone No. 040- 24000201, Fax No: 040-2401 5568. Mail: info.nfdb@nic.in

NFDB/PMMSY/Entrepreneurs/ 2020-21

Date:08-02-2021

The National Fisheries Development Board (NFDB) invites applications for 'Entrepreneur Models in Fisheries & Aquaculture" under PMMSY from Fishers, Fish Farmers, SHGs/ Fisheries Cooperatives/Joint Liability Groups (JLGs)/ Fish Farmers Producer Organizations/ Companies (FFPOs/Cs), Individual Entrepreneurs (Proprietorship Firms) and Private firms. For detailed guidelines, application & relevant documents visit: nfdb.gov.in

Sd/- Chief Executive, NFDB

Funding Pattern:

Government Assistance (maximum limit)	Beneficiary contribution	Bank Loan (minimum limit)
General Category – up to 25% SC/ST/Women – up to 30%	Minimum 10% of the total project cost	General Category – up to 65% of the total project cost SC/ST/Women – up to 60% of the total project cost

Ceiling limit of project in case of General – Rs.1.25 crore per project.

Ceiling limit of project in case of SC/ST – Rs.1.50 crore per project.

Funds will be released in 3 instalments as back-end subsidy (20:50:30)

Security

(i) Legal / equitable mortgage of the land / water body to be financed and if the same is lease-hold, mortgage of an alternative landed property of at least equal value. (ii) Liquid Collateral Security @ 10% of the loan amount sanctioned and (iii) hypothecation of stock of inputs and fish produced.

Indicative Cost of
composite Fish culture
= Capital Cost +
Operational Cost

Capital Cost

1. Site Clearance
2. Construction of pond ,including digging, bund construction and compaction and consolidation
3. Diesel Pump Set
4. Inlet / Outlet sluices
5. Store Room/ Rest Room
6. Nets and other implements
7. Miscellaneous

Operational Cost

1. Drying , Desilting and Ploughing
2. Lime
3. Single Super Phosphate
4. Urea
5. Raw Cow dung
6. Fish Seed
7. Fish Feed
8. Harvesting Charges
9. Miscellaneous

Net Income =
(Fixed Cost + Recurring
/ Operational Cost) –
Income from Sale of Fish

Thank You!

