



**GOVERNMENT OF ODISHA  
FISHERIES & ARD DEPARTMENT**

No. 14716 / FARD, Dt. 24.11.21  
\*\*\*\*\*  
FARD-MC-MEET-0030-2020

From,

Shri Biswa Mohan Ray, OAS(SS)

Special Secretary to Govt.

To,

The Director, AH&VS, Odisha, Cuttack,

The Director, Fisheries, Odisha, Cuttack,

The GM, OMFED .

**Sub: Sharing of information in pursuance of the provisions of the KCC Campaign – reg.**

Sir,

In enclosing a copy of **D.O No. M-02022/14/2020-CDD, Dt. 11.11.2021** received from Secretary, Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry & Dairying, Krishi Bhawan, Govt. Of India, **Circular Dt. 10.11.2021** on KCC Campaign and **D.O No. M-02022/14/2020-CDD, Dt. 17.11.2021** received from Joint Secretary, Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry & Dairying, Krishi Bhawan, I am directed to say that, in order to expand the benefit of KCC to all eligible animal husbandry and fishery farmers in the country, Department of Animal Husbandry & Dairying is organizing a "Nationwide AHDF KCC Campaign" from **15th Nov 2021 to 15th February 2022** .

In this regard, it is requested to take up the KCC drive in a **campaign mode** and submit progress reports **fortnightly** to this Department .

Also, it is requested to furnish the action taken report on the Minutes of the VC held on Dt.02.11.2021 communicated vide this Department **Letter No. 14272, Dt.16.11.2021, where it was requested to declare District Nodal Officers of both sectors separately** .

In the minutes of VC held on Dt.02.11.2021, it was decided to constitute Coordination Committee at district level for scrutiny of sourced applications with the composition as follows :

- a) Lead District Manager – Convenor

- b) DDM, NABARD – member
- c) District Nodal Officer, Animal Husbandry sector – member
- d) District Nodal Officer, Fisheries sector – member
- e) Bank's representatives at District Level – member

And, the coordination committee will function under the overall supervision of the District Magistrate.

**In this connection, as per the kind Orders of Commissioner-cum-Secretary, all DFOs & CDVOs may be appointed as nodal officer in respect of KCC campaign, one senior officer in each Directorate & OMFED may be declared as nodal officer at the State level and to furnish the details of the State/District nodal officers in return email to this Department for facilitation in the review meeting scheduled to be held on Dt.25.11.2021, at 3.00 PM under the chairmanship of Secretary, AHD, GoI to review the progress of the ongoing KCC campaign .**

Further, it is requested to take necessary steps (if not taken earlier) and furnish required information **on the 6 points mentioned in the D.O No. M-02022/14/2020-CDD, Dt. 17.11.2021** received from Joint Secretary, Ministry of Fisheries, Animal Husbandry & Dairying, Department of Animal Husbandry & Dairying, Krishi Bhawan, to this Department **immediately** for further necessary action at this end.

This may be treated as **MOST URGENT** .

Yours faithfully

Special Secretary to Govt.

Memo No. 14717 /FARD dt. 24.11.21

Copy along with copy forwarded to the Special Secretary, Vet. Plan/ Under Secretary, Fy. Plan section of this Department for kind information and necessary action .

Special Secretary to Govt.

Memo No. 14718 /FARD dt. 24.11.21

Copy along with copy forwarded to all CDVOs/ all DEOs for kind information and necessary action .

Special Secretary to Govt.

अतुल चतुर्वेदी, भा.प्र.से.  
Atul Chaturvedi, IAS

सचिव  
SECRETARY



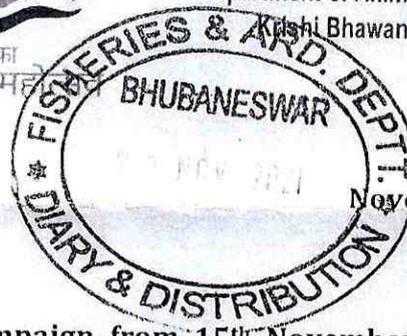
सत्यमेव जयते



आज़ादी का  
अमृत महोत्सव

भारत सरकार  
मत्स्यपालन, पशुपालन एवं डेयरी मंत्रालय  
पशुपालन एवं डेयरी विभाग  
कृषि भवन, नई दिल्ली-110001

Government of India  
Ministry of Fisheries, Animal Husbandry & Dairying  
Department of Animal Husbandry & Dairying  
Kishi Bhawan, New Delhi-110001



November 11, 2021

D.O. No. M-02022/14/2020-CDD

**Subject:- Nationwide AHDF KCC Campaign from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2022, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.**

You are aware that the Livestock sector is crucial to the Indian economy today, comprising one third of the agriculture and allied sector GVA and having over 8% CAGR. At the same time, Animal Husbandry, Dairying and Fisheries activities play a significant role in generating farmer income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. It is need of the hour to ensure availability of institutional credit for working capital needs for such livestock farmers through KCC so as to tap the potential of the sector and increase employment generation and income.

2. A Special Drive was organized last year, from 1<sup>st</sup> June 2020 to 31<sup>st</sup> December 2020, by the Department of Animal Husbandry and Dairying in association with Department of Financial Services, for providing AHDF KCC to eligible dairy farmers of Milk Cooperatives and Milk Producer Companies. Progress during the campaign was modest and as an outcome over 14 lakh fresh AHDF KCC have been sanctioned. However, since there are nearly 10 crore AHD farmers across the country, there is ample scope for expansion of this exercise beyond dairy cooperatives to cover other eligible dairy farmers as well as other animal husbandry activities.

3. In order to provide the benefit of Kisan Credit Card to eligible animal husbandry farmers in the country, this department in association with Department of Financial Services is organizing a "Nationwide AHDF KCC Campaign from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2022". The circular conveying the detailed guidelines for organizing this campaign has been issued to States on 10.11.2021. The necessary instructions to banks as well as State Government have also been issued by D/o Financial Services.

Contd.....2/-

4. In this campaign, the target is to cover all eligible farmers who are involved in various Animal Husbandry Activities like rearing of bovines, goat, pig, poultry and other allied activities. This campaign will also attempt to saturate all eligible dairy farmers associated with milk unions/MPCs who have not yet been covered in the earlier campaign. Effective coordination between the State Government machinery and the banking system is required for successful implementation of this Campaign.

5. There are specific roles defined for Principal Secretaries of Animal Husbandry and Dairy Department and Cooperation, for all District Magistrates, for field officials of various line departments, and for bankers at all levels, in this Campaign. You are requested to issue necessary instructions assigning specific duties to all these officers as per the attached guidelines. I also seek your personal intervention by way of holding a meeting of the SLBC, which is chaired by you, which the Principal Secretaries concerned may also attend, before the campaign starts in the field so that smooth coordination is established and a clear strategy is drawn up and followed to ensure maximum sourcing of forms as well as maximum sanction of KCCs. You are also requested to apprise Hon'ble Chief Minister about this campaign, and the impact will be multifold if State-wide launch of the Campaign may be done by Hon'ble Chief Minister in the august presence of State Animal Husbandry Minister. Hon'ble Union Minister FAHD would also be writing to Hon'ble Chief Minister and Hon'ble Minister separately.

Yours sincerely,

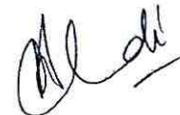
-Sd/-

(Atul Chaturvedi)

**Shri Suresh Chandra Mahapatra**  
Chief Secretary  
Government of Odisha  
Secretariat,  
Bhubaneswar - 751 001

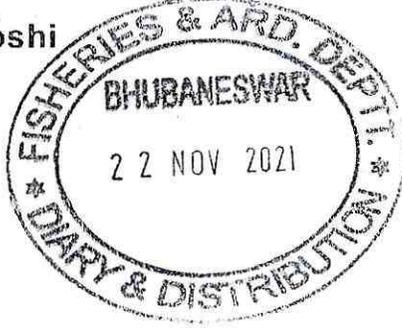
Copy to:

Additional Chief Secretary/ Principal Secretary/ Secretary, Department of Animal Husbandry and Dairying, Government of Odisha



(Atul Chaturvedi)

वर्षा जोशी  
Varsha Joshi



सत्यमेव जयते



संयुक्त सचिव  
भारत सरकार  
मत्स्यपालन, पशुपालन एवं डेयरी मंत्रालय  
पशुपालन एवं डेयरी विभाग  
कृषि भवन, नई दिल्ली-110001

Joint Secretary  
Government of India  
Ministry of Fisheries, Animal Husbandry & Dairying  
Department of Animal Husbandry and Dairying  
Krishi Bhawan, New Delhi-110001

DO No.M-02022/14/2020-CDD

Dated: 17 .11.2021

*Dear Principal Secretary,*

This is with reference to the "Nationwide AHDF KCC Campaign", from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2022, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers. I am sure the Campaign is already picking up speed in your State/UT.

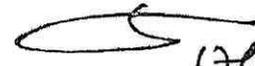
In this regard, I request you to kindly share the following documents/information in pursuance of the provisions of the Campaign Circular dated 10/11/2021-

1. Order(s) appointing District Nodal Officers from Animal Husbandry side for each district.
2. District wise breakup of the AHDF KCC target assigned to your State/ UT.
3. Copy of Campaign Circular translated into your State Official Language, as may have been distributed among district officers and field functionaries.
4. Action being taken by way of publicity and awareness generation among AHD farmers about the campaign.
5. Confirmation, from DMs/ Nodal Officers of all districts, of receipt of DFS MIS portal login and password with viewing rights.
6. Any specific feedback regarding problems faced, or suggestions for better implementation, as observed in the course of field activities.

The above information may kindly be sent on return mail, in response to the mail containing this letter, by 23/11/2021.

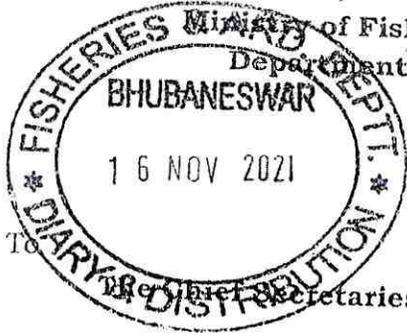
*With regards,*

Yours sincerely,

  
(Varsha Joshi) 17/11/21

**Encl: A/a**

All the State/UT Principal Secretaries/Secretaries, D/o Animal Husbandry and Dairying



Krishi Bhawan, New Delhi.  
Dated: 10<sup>th</sup> November, 2021

To  
Respective Secretaries/Administrators of all States/UTs.

**Subject:- Nationwide AHDF KCC Campaign from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2022 , for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.**

Sir/Madam,

The Livestock sector is crucial to the Indian economy today, comprising one third of the agriculture and allied sector GVA and having over 8% CAGR. At the same time, Animal Husbandry, Dairying and Fisheries activities play a significant role in generating farmer income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. In view of the need to support this extremely important economic activity, which has traditionally suffered from a lack of organized credit, the RBI has issued a directive dated 04.02.2019 (**Annexure I**) to all banks for issuing Kisan Credit Cards to Animal Husbandry and Fishery farmers (AHDF KCC).

2. The AHDF KCC can take three forms- as an add-on credit facility to existing crop KCC holders; as a standalone AHD Card with collateral free credit limit of up to Rs 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished; or as a standalone AHD Card with credit limit above Rs 1.6 lakh up to Rs 3 lakh, on the basis of collateral or collateral free with proof direct tie up with processor. Department of Financial Services has, on 24.09.2021, issued Operational Guidelines covering all existing provisions regarding AHDF KCC (**Annexure II**).

3. A Special Drive was organized last year, from 1<sup>st</sup> June 2020 to 31<sup>st</sup> December 2020, by the Department of Animal Husbandry and Dairying in association with Department of Financial Services, for providing AHDF KCC to eligible dairy farmers of Milk Cooperatives and Milk Producer Companies. During this campaign more than 50 lakh applications for AHDF KCC were sourced from dairy farmers through cooperative milk unions and State Animal Husbandry departments. As an outcome over 14 lakh fresh AHDF KCC have been sanctioned. However, since there are nearly 10 crore AHD farmers across the country, there is ample scope for expansion of this exercise beyond dairy cooperatives to cover other eligible dairy farmers as well as other animal husbandry activities.

4. In order to expand the benefit of Kisan Credit Card to all eligible animal husbandry and fishery farmers in the country, this department, in association with the Department of Fisheries (DOF) and the Department of Financial Services (DFS), is organizing a "**Nationwide AHDF KCC Campaign**" from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2022.

5. In this campaign, the target for this Department is to cover all eligible farmers who are involved in various Animal Husbandry Activities like rearing of bovines, goat, pig, poultry and other allied activities. This campaign will attempt to saturate all eligible dairy farmers associated with milk unions/MPCs who have not yet been covered in the earlier campaign.

6. It is requested to issue directions for the following steps to be taken to achieve the target systematically:

- (i) The State/UT -wise target for sourcing of AHDF KCC application forms from AHD farmers under the campaign is enclosed at **Annexure-III**. These targets have been set proportional to the number of AHD farmers as per the Livestock Census, and among them the number of Dairy Cooperative farmers yet to be covered by AHDF KCC. The **Principal Secretaries of Animal Husbandry & Dairying** may, keeping in mind the local conditions, set district wise targets, to be achieved by the **District Magistrates**.
- (ii) Principal Secretaries may consult with all District Magistrates over VC to determine the categories of field officers, officials, and local resource persons from various departments and agencies, viz. Animal Husbandry & Dairying Departments, Milk Unions, Agricultural Extension machinery, SRLM personnel including Pashu Sakhis and Bank Sakhis, Revenue officials, common service centres and so on who can be deployed for identifying eligible AHD farmers and assisting them in filling the forms. The **District Animal Husbandry Officer** shall be the **Nodal AHD Officer** for coordinating this activity and ensuring that all the forms are tracked from filling to submission. District Magistrates may accordingly issue **detailed orders** assigning the duties and targets within the district.
- (iii) The model AHDF KCC application form is enclosed as **Annexure-IV** alongwith required undertaking at Annexure-V as per SoP/guideline issued by DFS on 24.09.2021. The certificate by Milk Union for Dairy Cooperative farmers as per application form at Annexure-IV is optional where milk pouring history is available with milk union for that farmer member including dues being paid to farmer member directly. However, this certificate is not mandatory condition for availing KCC card with Credit limit upto Rs 1.60 lakh. The State Animal Husbandry departments may get the sufficient number of forms printed as provided at Annexure-IV alongwith undertaking as at **Annexure-V**,

Acknowledgement as at **Annexure-VI** and checklist as at **Annexure-VII**. and made available for the campaign. The importance of getting the forms filled correctly and completely so that minimum rejections take place cannot be over emphasised. If necessary, a brief training/orientation of these personnel may be organised.

- (iv) Wide publicity about the campaign needs to be ensured, for which the Principal Secretaries may draw up a strategy, including local radio/ TV/ newspaper coverage, outdoor media, and synergising extension agencies such as Agricultural Technology Management Agency (ATMAs), Krishi Vigyan kendras (KVKs), Common service centres (CSCs), State Rural Livelihood Mission (SRLM), Panchayati Raj Institutions (PRIs), etc. They may initiate this publicity from their own resources/ resources already available under DAHD schemes immediately. If necessary, some further funding from DAHD could be considered based on specific proposal from State Government in this regard.
- (v) **Scale of Finance** for Allied activities has already been approved by District Level Coordination Committee (DLCC) for all Districts. District Magistrates may ensure that the same is circulated to all the Bank branches.
- (vi) DFS has issued a detailed SOP (**Annexure-VIII**) on the manner of disposal of the applications. The **Lead District Manager (LDM)** shall be the convenor of a **weekly District AHDF KCC Camp in which the Nodal Officer of Animal Husbandry Department shall bring all the forms sourced that week**. Representatives of all banks of the district shall be present in the camp. All the forms should be scrutinised as per prescribed checklist enclosed at Annexure-VII and **acknowledgement provided** for all forms (as per Annexure-VI) which are found eligible for further processing. Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist as at Annexure-VII. D/o Financial Services has devised an online data reporting format at **Annexure-IX** and shared with LDMs & Banks to report the progress under the special campaign. DFS will issue login id to all District Magistrate with viewing right to monitor the progress and the same login id can be shared with District Nodal officer.
- (vii) Before the campaign, starts on the ground, **Chief Secretary** may chair a meeting of the **State Level Bankers Committee (SLBC)** attended by the Principal Secretaries of Animal Husbandry and Fisheries, and of **Cooperation** (to ensure proper implementation by the Cooperative Banks). The SLBC coordinator would be receiving instructions about the campaign from DFS, and may present the bankers' plan of action in the meeting while the Principal Secretaries may present their strategy for achieving the State target. Thus, both agencies can work in full synergy

and any difficulties can be resolved before the actual field implementation begins. District Magistrate may ensure that meeting of District Level Coordination committee (DLCC) and Block Level Bankers' Committee (BLBC) is also be held to sensitize the bank officials in the field level.

- (viii) It is requested that Principal Secretaries AHD may review the progress every fortnight at least once and give **primary importance** to this campaign, keeping track of activities in all the districts and taking corrective action wherever necessary. They may also communicate any difficulties being faced to the DAHD team, ie to the undersigned (Email ID: jsdairy-ahd@gov.in) and to Shri Ajith Kumar.K (Email ID: ajith.moa@gmail.com), so that they can be resolved.
- (ix) District Magistrates may be requested to take review meetings with both the AHD personnel and the banks every week so that the work proceeds smoothly and speedily.
- (x) Chief Secretary is requested to take a follow up meeting three weeks into the campaign and another after a few more weeks to ensure that sourcing of forms as well as sanction of AHDF KCC is taking place as per the target.

7. The progress of the Special Campaign will be jointly reviewed by Secretary DAHD, Secretary DoF, and Secretary DFS around 15 December 2021.

8. Further instruction to Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

  
(Varsha Joshi) 10/11/21

Joint Secretary to Government of India

**Encl: A/a.**

**Copy for Information:-**

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Government of India
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to activate the special campaign.
4. Principal Secretaries, Animal Husbandry and Dairy Department of States.
5. Additional Secretary, Cabinet Secretariat, Rastrapati Bhavan, New Delhi.
6. All Joint Secretaries ,(D/o Animal Husbandry and Dairying)
7. Chairman, NABARD, Mumbai
8. CGM, FIDD, Reserve Bank of India, Mumbai

  
(Varsha Joshi) 10/11/21

Joint Secretary to Government of India



Annexure-I

भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2018-19/112  
FIDD.CO.FSD.BC. 12 /05.05.010/2018-19

February 04, 2019

The Chairman/Managing Director/Chief Executive Officer  
All Scheduled Commercial Banks (including Small Finance Banks and excluding  
RRBs)

Madam/Sir,

**Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and  
Fisheries**

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme issued vide  
FIDD.CO. FSD. BC. No. 6/05.05.010/2018-19 dated July 4, 2018. It has been  
decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their  
working capital requirements. The guidelines are given in the Annex.

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)  
Chief General Manager

Encl: As above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शाहीद भगतसिंह मार्ग, पोस्ट बॉक्स नं. 10014, मुंबई -400001  
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1  
टेली Tel:022-22601000 फ़ैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmincfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढाइए।

"वेतावनी : रिज़र्व बैंक आपको डाक, एसएमएस या फोन कॉल के ज़रिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

## 1. Introduction

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

## 2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

## 3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

### 3.1 Fishery

#### 3.1.1 Inland Fisheries and Aquaculture

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

3.1.1.2 The beneficiaries must own or lease any of the fisheries 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 State specific fisheries and allied activities.

#### 3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 above, 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.

### 3.2 Poultry and small ruminant

3.2.1 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.

### 3.3 Dairy

3.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

## 4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

## 5. General Guidelines

5.1 *Drawing power*: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *Repayment*: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

5.3 *Monitoring of end use*: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms*: The extant prudential norms on income recognition, asset classification and provisioning<sup>1</sup> on allied activities will apply.

5.5 *Rate of Interest*: The rate of interest will be as stipulated in DBR's Master Direction – Reserve Bank of India (Interest Rate on Advances) Directions 2016.

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

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<sup>1</sup> DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

F. No. 3/5/2020-AC  
GOVERNMENT OF INDIA  
Ministry of Finance  
Department of Financial Services

Annexure-II

Jeevan Deep Building,  
Parliament Street, New Delhi,  
Dated: 24<sup>th</sup> September, 2021

To

1. MD & CEOs of all PSBs
2. Chairman NABARD

Subject:- KCC for Animal Husbandry, Dairying and Fisheries-reg.

Sir,

As you are aware, RBI vide their Master Circular dated 4.2.2018 extended the KCC facility to the farmers engaged in animal husbandry and fisheries for their working capital requirement. Further, keeping in view the importance of livestock sector and its contribution to overall GDP in agriculture, a separate target of Rs.61,650 crore has been earmarked for animal husbandry and fisheries within the overall term loan target of Rs.6.80,000 crore for agriculture during 2021-22.

2. To further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised (enclosed at Annexure) in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

3. PSBs and NABARD in respect of Cooperative Banks and RRBs are advised to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies.

4. While issuing separate KCC for animal husbandry, dairy and fisheries, Banks may look into the operational aspects with respect to issuing KCC to crop or allied activities separately or together. It is clarified in this regard that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairy, fisheries and other allied activities. In case of composite KCC, which includes credit facility for agriculture and allied activities or augmentation of credit limit on the existing KCC (agriculture) due to add on requirement for allied activities, no separate KCC should be issued.

Yours faithfully,

  
(A.K.Das)

Deputy Secretary  
Email: [acsec-bkg@nic.in](mailto:acsec-bkg@nic.in)  
Ph.No: 23748736

Enclosure: as above

CC :

1. Ms. Varsha Joshi, JS (CDD), DAHD w/ d.o. letter dated 05.08.21

1. CDD IBA, with the request to issue similar advisory to Private Sector Banks.

Guideline for Animal Husbandry and Fisheries Kisan Credit Card - Applicant

S. No.	Title	Criteria
1	Purpose	KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
2	Eligibility Fishery	<p>1. Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual &amp; groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>The beneficiaries must own or lease any of the fisheries 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 State specific fisheries and allied activities.</p> <p>2 Marine Fisheries: Beneficiaries listed above, 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.</p>
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.
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.
3	Scale Finance	<p>of The scale of finance will be fixed by the District Level Technical Committee (DLTC)/State Level Technical Committee (SLTC) based on local cost worked out on the basis of per per unit/ per animal per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p>

	Fishery	The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.
	Animal Husbandry	The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply.
4	Drawing power	The drawing power will be worked on the basis of the latest Valuation of stocks, receivables and/or cash flows as per terms of sanction.
5	Repayment	The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.
6	Rate of interest	The rate of interest will be as stipulated by RBI guidelines issued from time to time.
7	Interest subvention	<p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20 with the following stipulations :</p> <p>(i) In order to provide short-term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7o/ per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of Rs. 3 lakh.</p> <p>(ii) To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term</p>

		<p>loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.</p> <p>Interest subvention is to be provided on a maximum limit of Rs. 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry &amp; fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.</p>
8	Collateral	<p>No collateral required up to Rs. 1.6 lakh.</p> <p>In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.</p> <p>Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable ) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.</p> <p>The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment and the enhanced collateral free credit limit.</p>
	Documents required (In General)	<p>1. Proof of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc.</p> <p>Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable</p>

9	For Dairy/Animal Husbandry Activities	<p>No. of milch animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline.</p>
	For poultry Activities	<p>i. No. of birds held by the applicant for Broiler/ Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds' new flock.</p> <p>ii. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p>
	For fisheries Activities	<p>i. In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings/seeds</p> <p>Detail of license/permission for fishing from competent authority.</p> <p>ii. Marine Fisheries: By way of</p> <p>Traditional fishing through country boats.</p> <p>Coastal mechanized fishing through mechanized motorboats.</p> <p>Deep sea fishing through fishing trawlers/vessels.</p> <p>Detail of license/permission for fishing from competent authority.</p>
10	How to apply	<p>Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.</p> <p>Simplified pro-forma devised by IBA to be used for submitting the application</p>

SOP for Animal Husbandry and Fisheries Kisan Credit Card for Banks.

S No.	Title	Criteria
1	Purpose	KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
2	Eligibility Fishery           Poultry and small ruminant  Dairy	<p>1. Inland Fisheries and Aquaculture:</p> <p>Fishers, Fish Farmers (individual &amp; groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.</p> <p>The beneficiaries must own or lease any of the fisheries 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 State specific fisheries and allied activities.</p> <p>2 Marine Fisheries:</p> <p>Beneficiaries listed above, 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.</p> <p>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.</p> <p>Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds.</p>
3	Scale Finance	<p>The scale of finance will be fixed by the District Level Technical Committee (DLTC) /State Level Technical Committee (SLTC) based on local cost worked out on the basis of per acre/per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.</p> <p>Fisheries and Animal Husbandry experts of DLTC/SLTC may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.</p>

	Fisheries	The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.
	Animal Husbandry	The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, Insurance of the Milch animals, veterinary aid, labour, water and electricity supply.
4	Drawing power	The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.
5	Repayment	The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow income generation pattern of the activity undertaken by the borrower.
6	Monitoring of end use	The account/smart card for the loan issued under the scheme is to be maintained/ issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz.. field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.
7	Prudential norms	The extant prudential norms on income recognition, asset classification and provisioning on allied activities will apply.
8	Rate of interest	The rate of interest will be as stipulated by RBI guidelines issued from time to time.
9	Interest subvention	<p>Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations:</p> <p>In order to provide short-term loans upto Rs.2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan</p>

amount from the date of its disbursement drawn upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of 13 lakh.

To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time.

Interest subvention is to be provided on a maximum limit of Rs.2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of 1.3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and/or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and/or fisheries subject to cap as mentioned above.

No collateral required up to Rs. 1.6 lakh

10 Collateral

In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union.

Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of use of RBI guidelines to extend credit limit without collateral up to Rs. 3 lakh as the farmer already has the tie up arrangement with processing unit, marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.

		The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment as well as the enhanced collateral free credit limit.
11	Documents required (In General)	<p>Proof of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc.</p> <p>Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc.</p> <p>Applicant's recent Photograph (2 copies) not older than 6months.</p> <p>Land record - only if applicable.</p>
	For Dairy/Animal Husbandry Activities	<p>No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.</p> <p>Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline</p>
	For poultry Activities	<p>No. of birds held by the applicant for Broiler/Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock.</p> <p>Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds.</p> <p>iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)</p>
	For fisheries	<p>In case of Inland and Brackish Water Fisheries</p> <p>Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken.</p> <p>Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas</p> <p>Details of source for availability fingerlings, seeds</p> <p>Detail of license/permission for fishing from competent authority</p>

	Activities	<p>Marine Fisheries, by way of          Traditional fishing through country boats          Coastal mechanized fishing through mechanized motorboats          Deep sea fishing through fishing trawlers/vessels</p> <p>Detail of license/permission for fishing from competent authority.</p>
12	Application Mode	<p>Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.</p>
13	General Advisory Banks	<p>i. The application form should be uploaded on the websites of all banks and widely disseminated in local language</p> <p>ii. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the Animal Husbandry and Fishery farmers.</p> <p>iii. While filling of the application form, the applicant will be encouraged to give consent for coverage under PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC.</p> <p>iv. Application received by the banks from eligible animal Husbandry, dairy and fishery activities should be processed expeditiously within a maximum period of two weeks from date of <i>submission of complete application form</i> as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account after due process and verification as per Bank Policy and regulatory guidelines.</p> <p>v. Reason for rejection if any should be clearly communicated to the applicant.</p> <p>vi. Banks should report online the progress of KCC sanctioned to Animal Husbandry, dairy and Fishery farmers to D/o Financial Services regularly</p> <p>vii. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs 3 lakh, keeping in view that hardship and financial distress of landless, small and marginal farmers. These directions may be followed while processing the application for issue of KCC.</p> <p><i>*eligible beneficiaries of PM_KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time, within a maximum period of two weeks from submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.</i></p>

## State-wise target for the KCC Campaign

S No.	State Name	Target
1	A& N Islands	
2	Andhra Pradesh	2000
3	Arunachal Pradesh	400000
4	Assam	8000
5	Bihar	200000
6	Chandigarh	1000000
7	Chhattisgarh	400
8	Dadra And Nagar Haveli	400000
9	Daman And Diu	3000
10	Delhi	100
11	Goa	8000
12	Gujarat	2000
13	Haryana	2000000
14	Himachal Pradesh	400000
15	Jammu And Kashmir	100000
16	Jharkhand	200000
17	Karnataka	300000
18	Kerala	1000000
19	Ladakh	100000
20	Lakshadweep	600
21	Madhya Pradesh	400
22	Maharashtra	1600000
23	Manipur	1000000
24	Meghalaya	10000
25	Mizoram	10000
26	Nagaland	800
27	Odisha	400
28	Puducherry	600000
29	Punjab	4000
30	Rajasthan	400000
31	Sikkim	1600000
32	Tamil Nadu	16000
33	Telangana	400000
34	Tripura	300000
35	Uttar Pradesh	6000
36	Uttarakhand	1500000
37	West Bengal	100000
	<b>Total</b>	100000
		<b>13771700</b>

Name of the Bank.....  
Branch.....

Annexure-IV

To:

The Branch Manager  
.....

**LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT**  
(Production Credit/Crop Loans/KCC/AHD KCC/Agri-Term Loan)

Dear Sir,

I/ we hereby apply for a AHD KCC loan aggregating Rs.....  
(Rupees .....only) and furnish below the  
necessary information:

**A. For office Use:**

Application Sl. No.	Category	SF	MF	Others

**B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) – Applicable Interview – cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.**


**C. Particulars of the applicant(s)**

Full Name(s) of the Applicants(s)	Date of Birth	Age	Gender	Aadhar No. (optional)	Voter's ID/DL/PAN No.
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					

**D. Details of family members:**

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual income (Rs.)
1.						
2.						
3.						
4.						

Name of the Karta (in case of Joint Hindu Family)

**E. Address with Contact Nos.**

Present Address		Present Address	
House No: ; Street No.:	House No: ; Street No.:	Village:	Post Office:
Village:	Post Office:	Taluk/Mandal:	District:
Post Office:	Taluk/Mandal:	District:	Pin:
Taluk/Mandal:	District:	Pin:	
District:	Pin:		
Pin:			
Telephone/Mobile.			

**F. Social Category:**

Social Category	<input checked="" type="checkbox"/>	SC	ST	OBC	Physically Handicapped			Minorities
If Minority Community	<input checked="" type="checkbox"/>	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrains	

**G. Existing Banking/Credit Facilities:**

Types of Facilities	Presently Banking with	Account No.	Balance outstanding (Rs.)
Savings Account			
Fixed Deposit			
PMJDY OD Account			
CC/Term Loan			
Whether covered Under	<input checked="" type="checkbox"/> PMJBY/PMSBY/APY		
If banking with this bank, customer ID to be given here:			

**H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):**

Name of the Village	Survey/ Khasara No.	Title			Area in acres	Of which irrigated	Encumbrance if any
		Owned	Leased	Share Cropper			

**I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:**

Name of the Village	Survey/ Khasara No.	Area in acres	Source of Irrigation	Name of Crops to be Grown		
				Kharif Crops	Rabi Crops	Other Crops

**J. Sources of Income**

Agricultural Income	
Other Income (Specify)	
Total Income	

**K. Particulars of Immovable Assets Owned:**

Immovable Assets	Particulars/Description	Present Market Value (Rs.)
Agricultural Land		
Non Agricultural Land		
House/Building		
Tractor Shed/Farm Shed		
Fishing Ponds/Tank		
Total Value:		

**L. Particulars of Movable Assets Owned:**

Movable Assets	Particulars/Description	Present Market Value (Rs.)
Plough cattle/Milch cattle		
Goat/Pig etc		
Poultry birds		
Tractors		
Power tiller		
Elec. Motor/Pumpsets		
Other implements		
Total Value:		

**M. Particulars of existing liabilities as borrower, if any:**

Name of the Institution	Purpose of loan	Balance outstanding (Rs.)	Of which overdue	Security offered
Our Bank				
Other Banks				
Agricultural Credit Societies				
Land Development bank				
Other Creditors (Gov. dues)				
Total Outstanding:				

**N. Net Worth of Applicant(s): [(K+L)-M] Rs. ....****O. Particulars of Liabilities as Guarantor:**

Loan sanctioned to Shri/Smt.	Name of the Bank/Institution	Amount of Loan (Rs.)	Balance Outstanding (Rs.)	Status of Account (Regular/Overdue)

**P. Security Proposed to be offered:**

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

**Q. Guarantors offered (if any):**

Names of the Guarantors	Age	Residential Address	Telephone No/Mobile No.	Occupation	Net Worth (Rs.)

**R. Declaration:**

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorities the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government of any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

- |    |    |
|----|----|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

**Signature/thumb impression of Borrowers Signature/thumb impression of Guarantors**

Date:.....

Place: .....

---

**Note: This part is optional only to dairy farmers associated with Cooperative Milk Union and whose milk dues are paid directly to farmers. However, this is not mandatory.**

**Name Of Milk Union : -- , State ---**

1 It is certified the farmer, Shri/Smt ....., whose particulars are given below, owns ----- cattle/ buffalo and is a regular supplier of Milk to this Milk Union.

2. In Financial year , 2020-21 , he supplied a total of --- Kilogram/ Litre of Milk, and was paid Rs.\_\_\_\_ as his Milk procurement price, through his Bank Account No. ----- maintained in ----- Branch, --- Distict,

**Signature and Stamp of Secretary of Milk Union**

Format for undertaking to be attached with AHD KCC application in determining the loan eligibility as per para 9 of operational guideline issued on 24.09.2021 mentioned in the checklist.

### Undertaking

I Shri/Smt.....s/o or w/o ..... here by state that I am the owner of Animals/Birds as per the detail given below and will not be disposed off and incase there is need animals/birds will be replaced with other animals/birds;

Category	Particulars/Description/Number	Present Market Value (Rs.)
Plough cattle		
Milch cattle		
Goat		
Pig		
Poultry birds		
Others ( please mention)		
Total Value:		

There is sufficient space/shed available for keeping the animals/birds mentioned above and the same is owned/ rented/leased. The address of the premise is as under:

Address:

Contact Number:

Signature of the applicant:

Name:

Date:

Place:

**KCC Acknowledgement Slip**

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

**Authorized Representative****KCC Acknowledgement Slip**

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

**Authorized Representative****Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as a sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

## Checklist for AHDKCC Application

Annexure-VII

<u>Bank's copy</u>	
Whether the farmer is eligible as per SOP	Yes/ No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders - Enhancement of KCC limit	Yes/ No
Proof of identity: Preferably Aadhar Card(mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
Proof of Residence: Preferably Aadhar Card. If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
Applicant's recent Photograph (2 copies) not older than 6 months.	Submitted/ not submitted
Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed)	Submitted/ not submitted
Loan application amount is within Rs 1.60 lakh No collateral is required for KCC up to Rs 1.60 lakh	Yes/No
Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank.	Submitted/ not submitted
b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account).	Submitted/ not submitted
<b>If the form is rejected/returned back, the reason therefore:</b>	

*Strike off whichever is not applicable.*

Authorized Representative

## Checklist for AHDKCC Application

<u>Applicant's copy</u>	
Whether the farmer is eligible as per SOP	Yes/ No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders – Enhancement of KCC limit	Yes/ No
Proof of identity: Preferably Aadhar Card (mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
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Standard Operating Procedure (SoP) for "District-level Special KCC Campaign" to provide the benefit of Kisan Credit Card to eligible Animal Husbandry and Fisheries farmers

A Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities will be launched from 8<sup>th</sup> Nov, 2021 with the to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

B. The broad contours of the campaign will be as under:

1. **"District-level KCC Camp"** will be held foron the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities,through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
  - (a) Lead District Manager- Convenor
  - (b) DDM, NABARD - Member
  - (c) District Nodal Officer, Department of Animal Husbandry - Member
  - (d) District Nodal Officer, Department of Fisheries - Member
  - (e) Bank's representatives at District Level -Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign '**District level KCC Camp**' will be organized at least once a week.
  - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
  - b) Acknowledgement with running number for accepted applications.
  - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
  - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
  - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
  - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.
  - g) Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist.

h) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the DAHD and Department of Fisheries.

\*\*\*\*

**KCC Acknowledgement Slip**  
(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

**Authorized Representative**

**KCC Acknowledgement Slip**  
(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

**Authorized Representative**

**Please Note that:**

1. This is only an acknowledgement of receipt of the application and should not be construed as sanction of the proposal. A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

## Checklist for AHDKCC Application

### Applicant's copy

Whether the farmer is eligible as per SOP	Yes/ No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders – Enhancement of KCC limit	Yes/ No
Proof of identity: Preferably Aadhar Card (mandatory for interest subvention). If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
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b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account).	Submitted/ not submitted
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*Strike off whichever is not applicable.*

Authorized Representative

## Checklist for AHDKCC Application

### Bank's copy

Whether the farmer is eligible as per SOP	Yes/ No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders – Enhancement of KCC limit	Yes/ No
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