

Guidelines/Standard Operational Procedure (SoP) for Matsya Jeebi Credit Card (MJCC)

Prelude:

- A **Matsya Jeebi Credit Card (MJCC)** is a credit delivery mechanism that is aimed at enabling farmers to have quick and timely access to affordable credit for their working capital.
- Department of Fisheries, Aquaculture, Aquatic Resources & Fishing Harbours, GoWB issued respective Circular vide No. 2167-FI-47/3/2020 dated on the 3rd December, 2021.
- The scheme aims to reduce farmer dependence on the informal banking sector for credit.
- It is also targeted for self reliance, employment generation and income generation along with production enhancement.
- New cards will be offered by **the State Cooperative banks** at district levels (District Central Co-operative Bank). Where cards have been processed earlier or applications processed, the existing banks will continue.

Why stress on Matsya Jeebi Credit Card (MJCC):

1. Timely purchase of inputs and seasonal discipline is the key to good production in fisheries sector.
2. MJCC will give the freedom to the fish farmers to get credit as and when necessary without going through the lengthy and hassle free procedure of loan disbursement.
3. Extension of financial support at local level in the easiest way.

Features of the Matsya Jeebi Credit Card (MJCC):

1. All fish farmers including small and marginal farmers are eligible for the Matsya Jeebi Credit Card.
2. Eligibility for MJCC may also be extended to the fish farmers dealing with both fresh and brackish waters as well as fisher folk involved in capture fishery in marine sector.
3. Fisher folk engaged in dry fish processing, and other allied fish business (like door to door fish vending, pickles, papad maker from fish/shrimp, ornament maker from fish scales etc.) can have MJCC.
4. It simplifies the loan as it requires onetime documentation, and all subsequent documentation is based on the farmer's declaration of process and production.
5. It allows cash credit to farmers to take care of expenses like fish seed, fish feed, fertilizers, medicine and other prophylactics, electricity, fuel charges etc.
6. The credit limit is based on the area under pisciculture as well as culture type.
7. It offers flexible repayment schedule after the harvest season and enables rescheduling of payments in case of a bad crop season.
8. Farmers can use it to take loans.
9. It acts as a single credit facility for the farmer for all aquaculture requirements.
10. Any number of withdrawals may be dealt subject to credit limit.
11. Repayment- only after harvest and marketing.

Objective/Purpose:

The MJCC scheme aims at providing adequate and timely **Short Term 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:

A) Inland Fisheries & Aquaculture-

- i) Fishers, Fish farmers (individual & groups/partners/share croppers/lease holder 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 from competent authority for fishing in estuary and sea, fish farming / mariculture activities in estuaries and open seas and any other fisheries and allied activities.

Beneficiary/ candidate selection:

- Beneficiaries/applicants are to be selected/ sponsored through due process.
- As MJCC is relatively new feature in the fisheries sector, it has to be widely published in all the block/ district meetings, so that the fishers get to know about it.
- The list of beneficiaries/applicants may be collected immediately, and also **from the Duare Sarkar initiative programme** keeping the PRI informed and sponsored to the banks for issuance of MJCC.
- List of beneficiaries/applicants can also be collected from the Fishermen Association/ Cooperative/SHG and sponsored to the bank.
- All beneficiaries covered under different fisheries schemes (state plan/CSS/) may also be brought under MJCC coverage.
- Individual beneficiaries can also submit the application to the bank through the block FEO.

Application Mode:

Applicant can submit the application in physical mode by filling application form either at the counter during Duare Sarkar initiative programme or in Block Development Office during rest of the time.

Requirement for application:

The following documents are to be attached with the application:

- a) Two **passport size recent photographs** (not older than 6 months)- can also be taken at the counter.
- b) **Proof of Identity:** self attested photocopy of Voter's ID card (EPIC)/ Aadhaar Card/Biometric IC for fishermen/ Driving Licence/ PAN Card/ Passport etc.
- c) **Proof of Residence:** self attested photocopy of Voter's ID card (EPIC)/ Aadhaar Card/ Recent telephone or electric bill/ Property tax receipt (not older than 2 months)/ Biometric IC for fishermen/ Certificate issued by Govt. Authority or Local Panchayet or Municipalities etc. Driving Licence/ PAN Card/ Passport etc.
- d) **Land schedule of pond** (self attested).

Documents related to the ownership of pond or copy of lease (duly certified by Gram Panchayet Pradhan) whichever is applicable.

Steps to be taken:

1. Timely appraisal of target to the districts. Also, timely publicity and mobilization.
2. Sensitization on MJCC with SCB/ DCCB representatives.
3. Regularly awareness programme.
4. Zonal DDFs and district CEO, FFDA's to be sensitized about the time frame of beneficiary selection.
5. Regular up-dating in report-return on the MJCC.
6. The DLTC can frame schemes according to the need and demand.
7. A proto type scheme may be provided centrally for reference that can be modified as per the local demand.

Focal points:

1. Timely selection of beneficiaries/waterbodies.
2. Preparation of Techno-economic feasibility report (TEFR).
3. Sponsor to bank in time.
4. Regular coordination with bank on MJCC and troubleshooting where necessary.
5. Checking the Log Book of the farmers.
6. Monitoring and extending help to the farmers.
7. Participating in the recovery camps with banks.
8. Sending regular reports to the CEO. CEOs will send the report to the Zonal DDF. Zonal DDFs will send the compiled report to the HQ in turn.

Execution of the work:

A. At Block level-

1. Block Development Officer
2. Joint Block Development Officer
3. Fishery Extension Officer and/ or any other official of Fisheries Department, in absence of him/ her or any other officer entrusted by the Block Development Officer.

B. At District level-

1. District Magistrate
2. Additional District Magistrate –in-charge of Fishery
3. Chief Executive Officer, FFDA
4. Training Superintendent (TS), FFDA/ District Fishery Officer (DFO)
5. Fishery Extension Officer, FFDA

C. At Zonal level-

1. Deputy Director of Fisheries (DDF)

Credit Limit for interest subvention and prompt repayment incentive:

- New card holders will have credit limit of Rs. 2 lakh to meet their working capital requirements for fisheries activities.
- Interest subvention is to be provided on a maximum limit of Rs. 2 lakh loan under MJCC.

Interest subvention will be available for fisheries farmers as per the existing Kishan Credit Card (KCC) guidelines, i.e. @2% per annum at the time of disbursement of loan and it 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 upto the due date of the loan fixed by the bank, whichever is easier, subject to a maximum period of one year. To provide an additional interest subvention of 3% per annum in case of repayment 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 bank 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 interest subvention of 3% as additional incentive.

Insurance:

No insurance is required up to Rs. 2 lakh.

Scale of finance:

- A) The scale of finance for MJCC 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. However, only the indicative schemes may be provided by the Department.
- 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 MJCC 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 dispose/ sanction MJCC within 14 days of receipt of completed application from fish farmers.

Repayment Period:

- 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 (herein fish farmers).
- 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 MJCC considering the interest subvention

The present proposal includes:

1. The synopsis of the schemes under MJCC::

- The base price of items has been considered as per the unit cost issued by the Directorate of Fisheries, W. Bengal time to time. 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 MJCC ambit as per the demand of the local farmers, the CEOs can introduce them and intimate to the DLTC and the Directorate.
- Schemes on small scale 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 MJCC 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. MJCC target for 2021-22 (Annexure I)
 3. Indicative scale of finance of the fishery schemes under MJCC for 2021-22 (Annexure II)
 4. The MJCC form- Annexure III & IV