

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

ANNEXURE I

MJCC Target for 2021-22

Sl. No.	Name of zone	Name of districts	Target for MJCC during 2021-22 (nos.)
1.	Northern Zone	Coochbehar	4200
2.		Jalpaiguri	1700
3.		Darjeeling	250
4.		Kalimpong	100
5.		Alipurduar	850
6.		SiliguriMahakumaParishad	400
7.	Gourbanga Zone	Uttar Dinajpur	2600
8.		DakshinDinajpur	2000
9.		Malda	3500
10.	Western Zone	Purba Medinipur (Freshwater)	3500
		Purba Medinipur (Brackishwater; Contai)	2000
		Purba Medinipur (Brackishwater; Tamluk)	2000
		Purba Medinipur (Marine)	2000
11.	Western Zone	Paschim Medinipur	1700
12.		Jhargram	400
13.		Bankura	3400
14.		Purulia	2400
15.	Central Zone	Murshidabad	6400
16.		Birbhum	4200
17.		Nadia	6300
18.	Kolkata Zone	PurbaBardhaman	3400
19.		PaschimBardhaman	400
20.		North 24 Parganas (Freshwater)	8500
		North 24 Parganas (Brackish water)	5000
21.		South 24 Parganas (Freshwater)	4500
		South 24 Parganas (Brackish water)	2500
		South 24 Parganas (Marine)	1500
22.		Howrah	3400
23.	Hooghly	5000	
Total			84100

ANNEXURE II

Indicative scale of finance of the fishery schemes under MJCC for 2021-22:

Sl no.	Schemes	Areas	Fund required (Rs)	10% for household expenses	20% farm maintenance	Total requirement (Rs)	Inputs given	period of culture
A. For Hill areas								
1	Scheme for Pisciculture in Jhora Ponds	500 Sq.Ft	16000	1600	3200	20800	Tank clearance, Lime, SSP, urea, Fish Seed, Fish Feed etc.	7 months
B. For Fresh water areas								
1.	Scheme For Desi Magur	1 bigha (0.13 ha.)	84400	8440	16880	109720	Pond clearance, Fish seed, Lime, Raw Cowdung, Feed, Medicine, Accessories	6 months
2.	Production of big size fish (IMC)	1 bigha (0.13 ha.)	148500	14850	29700	193050	Pond clearance, Fish seed, Lime, Inorganic Fertilizer, Nutritionally balanced floating feed, Prophylactics & Medicine, labour charges (LS)	12 months
3.	Production of fingerlings.	1 bigha (0.13 ha.)	38000	3800	7600	49400	Pond clearance, Mahua Oil Cake, lime, Raw Cowdung, SSP, urea, Fish Seed, Probiotics & Prophylactics, 1 HP pump	4 months
4.	Culture of IMC in fresh water	1 bigha (0.13 ha.)	54100	5410	10820	72330	Pond clearance, Fish seed, Lime, Nutritionally balanced floating feed, SSP, Prophylactics & Medicine, Aerator, and Cast Net, vending accessories.	12 months
5.	Ornamental fishery	225 sq.mt	100000	10000	20000	130000	Cistern, shed, ornamental fish, feed.	12 months
6	Culture of pangas/tilapia/koi/polyculture of chital or pabda with carps	1 bigha (0.13 ha.)	60000	6000	12000	78000	Ponds clearance, fish seed, fish feed, lime, inorganic fertilizer, prophylactics & medicine, labour charges	6-9 months
C. For Brackish water areas								
1	Culture of tiger shrimp (<i>Penaeus monodon</i>)	1 bigha (0.13 ha.)	91200	9120	18240	118560	Pond clearance, Lime Dolomite, Shrimp seed, Urea, SSP, Probiotics, Aerator	80-90 days
2	Culture of tiger shrimp (<i>Litopenaeus vannamei</i>)	1 bigha (0.13 ha.)	93400	9340	18680	121420	Pond clearance, Lime Dolomite, Shrimp seed, Urea, SSP, Probiotics, Aerator	70-75 days
3	Polyculture of shrimp & mullet	1 bigha (0.13 ha.)	93600	9360	18720	121680	Pond clearance, Lime Dolomite, Shrimp seed, Mullet seed, Urea, SSP, Probiotics, Aerator	90-100 days
4	Fattening of mud crab	0.03	106200	10620	21240	138060	Pond clearance.	15-20

(<i>Scylla sereta</i>)	ha.					Lime, Water crab, water exchange facilities, feed	days in a cycle
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D. For Marine water areas

Sl.	Schemes	Cost/ operation	No. of operations	Fund required (Rs)	10% for household expenses	Total require ment (Rs)	Inputs given	period of operati on
1	Schemes for fishing houl of motorized (1-5HP) fishing boat	47000	3	141000	14100	155100	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months
2	Schemes for fishing houl of motorized (6-15HP) fishing boat	86000	2	172000	17200	189200	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months
3	Schemes for fishing houl of motorized (15-30HP) fishing boat	198800	1	198800	19880	218680	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months
4	Schemes for fishing houl of non-motorized fishing boat (Hook & Line)	25750	3	77250	7725	84975	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months
5	Schemes for fishing houl of non-motorized fishing boat (Shore seine net)	29000	3	87000	8700	95700	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months
6	Schemes for fishing houl of non-motorized fishing boat (gill net)	29600	3	88800	8880	97680	Labour, Fuel, Ice, Maintenance of Boat & Net	6 months

পশ্চিমবঙ্গ সরকার
মৎস্যদপ্তর
মৎস্যজীবী ক্রেডিট কার্ডের জন্য আবেদনপত্র
(মিঠা / নোনা জলের মাছ চাষের জন্য)

আবেদনকারীর পাশপোর্টে
সাইজ ছবি

প্রতি,

শাখা প্রবন্ধক,

ব্যাঙ্ক, ----- শাখা

১) আবেদনকারীর নাম	
২) পিতা/ স্বামীর নাম	
৩) ঠিকানা	গ্রাম: _____ পোঃ: _____ থানা: _____ জেলা: _____ পিননং: _____ গ্রাম পঞ্চায়েত: _____
৪) জলাশয়ের বিবরণ:-	আয়তন: _____ (হেঃ/ কাঠা/ বিঘা) তপশীল: _____ মৌজা: _____ জে.এলনং: _____ স্থিতিয়াননং: _____ দাগনং: _____ অন্যান্য: _____
৫) মালিকানার ধরণ (সীজ/ নিজস্ব)	
৬) জলাশয়ের ধরণ (সারা বছর জল থাকে/ বছরের কিছু সময় জল থাকে/ অন্য কোনো উৎস থেকে জল দেওয়া হয়)	
৭) যে প্রকল্প রূপায়িত হইবে তার নাম	
৮) মোট প্রকল্প ব্যয়	
৯) আধারসম্বলিত ব্যাঙ্ক অ্যাকাউন্ট এর বিবরণ	Bank: _____ Branch: _____ IFS Code: _____ Account No. _____
১০) MJCC ঋণের পরিমাণ	
১১) মোবাইল নং:	

নিম্নলিখিত নথিগুলি আবেদনপত্রের সাথে যুক্ত
করতে হবে:-

- ১) আবেদনকারীর পাশপোর্ট সাইজ ছবি - ২ কপি, ২)
- আধার/ ভোটার কার্ড/ মৎস্যজীবী পরিচয়পত্র এর স্ব-
প্রত্যয়িত ফটোকপি, ৩) বাসস্থানের ঠিকানার প্রমাণপত্র
এর স্ব- প্রত্যয়িত ফটোকপি, ৪) জলাশয়ের তপশীলের
স্ব- প্রত্যয়িত ফটোকপি (যদি থাকে), ৫) মালিকানা
সংক্রান্ত নথি (প্রধানের শংসাপত্রসহ)

আবেদনকারীর স্বাক্ষর

আবেদনপত্রটি মৎস্যজীবী ক্রেডিট কার্ডের জন্য সুপারিশ করা যেতে পারে

মৎস্য সম্প্রসারণ আধিকারিক

----- স্বাক্ষর

প্রতি স্বাক্ষরিত

সমষ্টি উন্নয়ন আধিকারিক

----- স্বাক্ষর

পশ্চিমবঙ্গ সরকার
মৎস্যদপ্তর
মৎস্যজীবী ক্রেডিট কার্ডের জন্য আবেদনপত্র
(সামুদ্রিক মৎস্যজীবীদের জন্য)

আবেদনকারীর পাশপোর্ট
সাইজ ছবি

প্রতি,

শাখা প্রবন্ধক, ----- ব্যাঙ্ক, ----- শাখা

১) আবেদনকারীর নাম			
২) পিতা/ স্বামীর নাম			
৩) ঠিকানা	গ্রাম:	পোঃ:	
	থানা:-	জেলা:-	
	পিননং:-	গ্রাম পঞ্চায়েত:-	
৪) জলযানের নাম			
৫) জলযানের নিবন্ধননং ও তারিখ			
৬) লাইসেন্সের মেয়াদ			
৭) যে প্রকল্প রূপায়িত হবো তার নাম			
৮) মোট প্রকল্প ব্যয়			
৯) আধারসম্বলিত ব্যাঙ্ক অ্যাকাউন্ট এর বিবরণ	Bank:	Branch:	
	IFS Code:	Account No.	
১০) MJCC ঋণের পরিমাণ			
১১) মোবাইল নং:			

নিম্নলিখিত নথিগুলি আবেদনপত্রের সাথে যুক্ত
করতে হবে:-

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আবেদনকারীর স্বাক্ষর

আবেদনপত্র টি মৎস্য জীবী ক্রেডিট কার্ডের জন্য সুপারিশ করা যেতে পারে

মৎস্য সম্প্রসারণ আধিকারিক

----- স্বাক্ষর

প্রতি স্বাক্ষরিত

সমষ্টি উন্নয়ন আধিকারিক

----- স্বাক্ষর

শংসাপত্র
(মৌখিক ইজারা প্রাপ্তজলাশয়ের ক্ষেত্রেপ্রযোজ্য)

এই মর্মে শংসাপত্র দেওয়া যাচ্ছে যে -

শ্রী/ শ্রীমতি -----

পিতা/ স্বামী -----

ঠিকানা : -----

জেলা : -----

রাজ্য: -----

গ্রাম পঞ্চায়েত -----

ব্লক -----

এর স্থায়ী বাসিন্দা।

তিনিএকজন মৌখিক ইজারা প্রাপ্তমৎস্যচাষী।বর্তমানে নিম্নলিখিত জলা তাঁরচাষধীন।

- জে. এলনং:- -----
- মৌজা:- -----
- খতিয়াননং:- -----
- দাঘনং :- -----
- পরিমাণ [বিঘা] :- -----
- ইজারারসময়কাল :- -----
- বার্ষিকইজারারমূল্য :- -----

মালিক (দিগের) নামএবং ঠিকানা :-

স্বাক্ষর

প্রধান

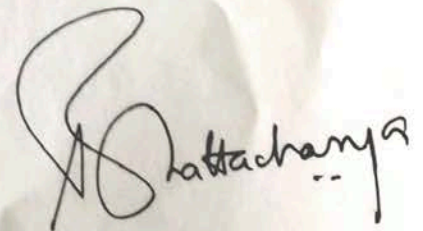
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CIRCULAR

Action Points reg.: MJCC – Matsya Jeebi Credit Card

Pursuant to the meeting chaired by the Chief Secretary on Monday 13th December 2021, the following points are placed for immediate action.

1. Break-up target by GP. This had been intimated earlier. A confirmation report should be collected, collated and sent to HQ by every DFO, within 16th December 2021.
2. With the support of the district administration, especially the DICO, teams for publicity and awareness must reach out to all applicants at ground level. The message to be conveyed is that applicants for MJCC will be accepted between 20th and 27th December 2021; that at the camps there will be help available for filling in and submitting the forms. The applicants must also be briefed about the documents required in support of their applications.
3. The mobilisation camps must have adequate stocks of application forms, with at least 50% extra forms available in case of practice / wastage. The existing format must not be changed as this would cause delays in processing by the bank/s.
4. Simultaneously, DFOs must co-ordinate with the district level officers of the State Co-operative banks to identify the possible bottlenecks and ensure speedy processing once the applications are received.
5. DFOs must also tender for printing and lamination of 1.25 x of cards. The design and logo will be circulated shortly. The objective is to have cards ready for distribution within the 1st week of January 2022.



(Additional Chief Secretary)