

File No. M-02022/14/2020-CDD
Government of India
Ministry of Fisheries, Animal Husbandry and Dairying
Department of Animal Husbandry and Dairying
(Credit, Extension and Publicity Division)

Krishi Bhawan, New Delhi

Dated: 08.10.2021

To

1. All Principal Secretary (AHD) of States/UTs
2. MDs of State Milk Federations/Unions of All States/UTs.

Subject: Guidelines/SoP for exclusive Kisan Credit Cards (KCC) for Animal Husbandry, Dairying and Fisheries farmers-reg.

Ma'am/Sir

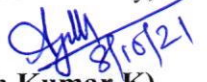
I am to inform that this Department and D/o Financial Services in order to further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SoP) for banks/ guidelines for applicant for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalized in consultation with the stakeholders including M/o FAHD, RBI, NABARD and IBA.

Accordingly, DFS vide its letter No.3/5/2020-AC dated 24.09.2021 (copy enclosed) has advised all the PSBs and NABARD in respect of coop Banks and RRBs to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies. In this letter it was clearly mentioned that 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 was also clarified that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairying and 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.

In view of above, you are requested to direct concerned officers/Nodal officers in your State/organization to give wider publicity and follow up with banks regarding submission of KCC application to respective bank branches as per the enclosed SoP/ guidelines (Both in English and Hindi) with all relevant documents to enable PSBs to expeditiously process them for sanctioning KCC to all eligible animal husbandry and dairy farmers.

Encl;A/a

Yours sincerely,



(Ajith Kumar K)

Assistant Commissioner (DD)

Copy to:

1. Deputy Secretary (AC), Department of Financial Services, Ministry of Finance, Jeevandeep Building, Parliament Street, New Delhi.

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

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 24th 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
Ph.No : 23748736

Enclosure: as above

CC :

1. Ms.Varsha Joshi, JS (CDD), DAHD wrt d.o. letter dated 05.08.21
- 2.CEO IBA, with the request to issue similar advisory to Private Sector Banks.