

Scale of Finance for Composite fish culture under KCC, 2025-26

Introduction: Composite fish culture, also known as polyculture, offers several advantages, including increased fish yield, efficient food resource utilization, and reduced competition among fish species, making it a more economical and productive approach to aquaculture. This practice of modern fish culture is economical and profitable, as it can be implemented in various water bodies, requires fewer resources to achieve higher yields and farmers may get good returns within short duration. Hence it is a feasible component to be funded under KCC in Fishery Sector.

(1 bigha/ 0.33 acre/ 1340 m²)

Sl No.	Scale of Finance (Cost for 1)	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
1	Minor renovation of existing Fishery Plan including with clearance, dewatering, mud removal and embankment repairing	Mandays	8	362.00	2,896.00
2	Lime	Kg	100	50.00	5,000.00
3	Cowdung	Kg	2100	2.00	4,200.00
4	Single super phosphate	Kg	40	12.00	480.00
5	Urea	Kg	30	6.00	180.00
6	Fish seed (fingerlings)	Nos	1750	6.00	10,500.00
7	Fish Feed	Kg	455	30.00	13,650.00
9	Prophylactics	LS			2,500.00
8	Equipments & Harvesting cost	LS			5,000.00
10	Miscellaneous including insurance premium upto 5% of working capital for one crop.	LS			4,000.00
Grand Total :					48,406.00

ECONOMICS		
Item	Rate (Rs/Kg)	Amount (Rs.)
Fishes yielding @ ₹3500/ha = 455 Kg	180.00	81900.00

ANNUAL NET BENEFIT

$$\begin{aligned}
 &= [\text{GROSS INCOME} - \text{RECURRING}] \\
 &= [₹ 81,900 - ₹48406] \\
 &= ₹33494
 \end{aligned}$$

Cost Benefit Ratio :- 1:1.44


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Model Scale of Finance for KCC on Short term crop.
(In the light of Semi-intensive fish culture for a short duration i.e. 5 months)
Water area of the pond 1 bigha/ 0.33 acre/ 1340 m²

Introduction: Composite fish culture, also known as polyculture, offers several advantages, including increased fish yield, efficient food resource utilization, and reduced competition among fish species, making it a more economical and productive approach to aquaculture. This practice of modern fish culture is economical and profitable, as it can be implemented in various water bodies, requires fewer resources to achieve higher yields and farmers may get good returns within short duration. Hence it is a feasible component to be funded under KCC in Fishery Sector. Since most of the places of Assam are floodprone and farmers are facing huge loss in fish culture during summer, a short term i. e. 5 to 6 months culture practice is advisable to mitigate losses and run their livelihood

Sl. No.	Scale of Finance (Cost for 1)	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
1	Reclamation of existing Fishery Pond including repairing of broken embankments, clearance of accumulated weeds and/or debris, thorough netting for eradication of predators and unwanted fishes from culture point of view.	Mandays	20	362.00	₹ 7,240.00
2	Bleaching Powder	Kg	30	40.00	₹ 1,200.00
3	Lime	Kg	35	50.00	₹ 1,750.00
4	Cowdung	Kg	1000	2.00	₹ 2,000.00
6	Fish seed (adv. fingerlings)	Nos	800	10.00	₹ 8,000.00
7	Fish Feed	Kg	250	30.00	₹ 7,500.00
8	Equipments & Harvesting cost	LS			₹ 3,000.00
9	Prophylatics	LS			₹ 2,000.00
10	Miscellaneous including insurance premium upto 5% of working capital for one crop.	LS			₹ 2,635.00
Total :					₹ 35,325.00

INCOME STATEMENT

Item	Rate (Rs/Kg)	Amount (Rs.)
Fish yielding @ ₹2500/ha = 325 Kg	180.00	₹ 58,500.00

NET BENEFIT = {Gross income - (Working expenditure)}
= (₹58500.00 - ₹ 35325.00)
= ₹ 23175.00

Cost Benefit Ratio :- 1 : 1.52

From the next year onwards (as per normal scale of finance for Composite Fish Culture)

Annual working expenditure Rs. 48,406.00

Fish yielding @ ₹3500/ha = 455 Kg and Gross income @ Rs. 180.00/Kg = Rs. 81900.00

Net Annual Income = (Gross income - Annual recurring expenditures)

= (₹ 81,900 - ₹ 48,406)

= ₹ 33,494

N. B. Costs for items computed inclusive of transportation charges.



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Model Scheme for working capital for Raising of Fry to fingerling in Rearing Ponds under KCC

Introduction

Quality fish seed is a pre-requisite for successful fish culture practice. Henceforth, Fish Seed rearing has tremendous scope for good earning within short duration of practice. Fish Seed producers produce hatchlings (spawn) and sometimes sold directly to farmers or as fry stage after rearing half a month in thier nursery tanks. Fingerling i.e. after rearing fry for another 30-45 days in the fit and proper fish seed for common fish farmers. Considering pond preparation, stocking of fry, feeding, harvesting and preparing for a next crop atleast 3 crops can be harvested in a season (year). Considering the above factors and adhering economic viability a model scheme for working capital from Fry to Fingerling fish seeds in existing Rearing Pond has been prepared for KCC as under :

Recurring Cost (Unit area= 0.15 Ha WSA for 1 crop only)

Sl No.	Item	Quantity	Unit	Rate (Rs)	Amount
1	Pond preparation including dewatering, mud removal, dewatering, embankments repairing etc.	10	Mandays	362/ Mandy	3,620.00
2	Lime	50	Kg	50.00	2,500.00
3	Cowdung	300	Kg	2.00	300.00
4	Fry	1.5	Lakh	10,000.00	15,000.00
5	Urea	10	Kg	6.00	60.00
6	SSP	15	Kg	12.00	180.00
7	Formulated Feed	400	Kg	30.00	12,000.00
8	Prophylactics	-	L.S.	-	1,000.00
9	Plastic bag, rope etc.	-	L.S.	-	3,000.00
10	Miscellaneous including insurance premium upto 5% of working expenditure and transportation cost for inputs	-	L.S.	-	3,013.00
Sub Total :					40,673.00

INCOME

1. Considering 50% survivality (average weight 4 g) number of fingerlings produced will be	75,000.00
2. Assuming sale value @ Rs1000/thousand (including packaging) income will be	75,000.00
3. Net income (Rs. 75,000.00 - Rs. 40,673.00)	34,327.00
4. Total Net income from 3 crops (Rs.36200.00 x 3)	1,02,981.00
5. Proposed Bank Finance:	40,673.00

From the above it appears that at least Rs 1 lakh net annual income can be earned from a Fish Seed Rearing Pond having 0.15 ha water area. Hence Bank finance under KCC (Fishery) amounting to Rs. 40,673 for 0.15 ha pond may be recommended.


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Model estimate for Pig cum Fish culture (in existing pond with Pigsty) for KCC

Introduction: Composite fish culture, also known as polyculture, offers several advantages, including increased fish yield, efficient food resource utilization, and reduced competition among fish species, making it a more economical and productive approach to aquaculture. Integration of fish farming with animals, especially with Pig farming has advantage of optimum utilization of land area, reduced costs of organic manure, feed etc. for fish and proper sanitation of Pig sties. This type of Integrated farming is much more economical and profitable to be funded under KCC in Fishery Sector.

A. Capital cost (1 Bigha)

SI	Item	Quantity	Unit	Rate (Rs)	Project Share
1	Pig sty (costruction with locally available material)		LS		₹ 37,500.00
2	Dewatering, Deweeding, minor repairing and renovation of pond etc		LS		₹ 12,500.00
	Sub total				₹ 50,000.00

B. Recurring cost for fish culture (Unit area: 1.00 ha WSA)

SI	Item	Quantity	Unit	Rate (Rs)	Amount (Rs)
1	Lime	110	Kg	₹ 50.00	₹ 5,500.00
2	Fish Seed (4"-5")	1120	Numbers	₹ 5.00	₹ 5,600.00
3	Prophylactic Measures (CIFAX)		LS		₹ 1,500.00
	Sub-total				₹ 12,600.00

C. Recurring Cost for Pig Farming (1 crop= 6 months)

SI	Item	Quantity	Unit	Rate (Rs)	Amount (Rs)
1	Piglets (2 months old)	5	number	₹ 5,000.00	₹ 25,000.00
2	Pigmash				
	Commercial food	1200	Kg	₹ 35.00	₹ 42,000.00
	Local feed (natural, vegetable, hotel waste/ hostel waste) etc.	1800	kg	₹ 12.00	₹ 21,600.00
3	Medicine & prophylactic measures		LS	800 per pig	₹ 4,000.00
4	Misc. including Insurance upto 5% of working expenditure				₹ 5,000.00
	Sub-total				₹ 97,600.00

D. Total Recurring Cost (B + C)

					₹ 1,10,200.00
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E. Income:

a. Income From Fish

1	Sale of Fish	590	Kg	₹ 150.00	₹ 88,500.00
	(Considering 75% survivality and average weight of 700 gm after a period of 10 months)				

b. Income From Pig

1	Sale of Pork (Considering minimum average weight of 60 Kg pork after a period of 6 months farming i.e. in 2 batches)	600	Kg	₹ 350.00	₹ 2,10,000.00
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c. Total income from Fish & Pig

				(Rs. 88,500 + Rs. 2,10,000)	₹ 2,98,500.00
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d. Net annual income

				(Rs. 2,98,500-1,10,200)	₹ 1,88,300.00
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Cost Benefit Ratio :- 1 : 2.31



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ESTIMATE FOR INSTITUTIONAL FUND UNDER KISAN CREDIT CARD (KCC), FISHERY, 2025-26 AND SIMILAR PROGRAMME TOWARDS HARVESTING, TRANSPORTATION AND MARKETING OF FISH

Introduction : Fishing and fish culture has been accepted as a source of income and profession by all categories of people, irrespective of caste in the state. Still majority of the people engaged in fishing and fish selling are within the economically weaker section in the society. Provision of credit/assistance to meet the operational cost may be a relief for these people.

Objective : This programme has been proposed with the basic objective of providing financial support to fish farmers'/fishermen/small fish traders to facilitated harvesting, transportation and marketing of fish and fish seeds.

MODEL ESTIMATE FOR CRAFT & GEARS FOR FISHING

Item 1 : Fishing in open water bodies :-

Item	Specification	Rate
i) Drag Net	Webbing of drag net made of 3 ply nylon PA (polyamide) twine yarn having mesh size 1 inch, bar size ½ inch, size of drag net is 50m x 7m, PP (Polypropylene) twisted multifilament head rope of dia 5 to 12mm with nylon float, foot rope of dia 10 to 15 mm attached with Lead sinkers each weighing 20 to 30gm placed @15 cm c/c apart. Length of head rope/ foot rope should be more than 20m	Rs. 22,500.00
ii) Wooden Boat	15' long and 4' wide at mid, 1.5 feet high, 5 nos. Gura (batter for sitting), Sal wood frame, azar/nahar/jarul/sal/poma timber lining, coal tarring, oiling the entire body, two oars of sal wood of length 6 feet, sitting capacity of 4 persons with fishing gears etc.	Rs. 30,000.00
iii) Aluminum Hundi	40 liter capacity, Gauge 22 2nos.@ Rs. 2500/	Rs. 5,000.00
iv) Balance	Branded with ISI mark	Rs. 3,500.00
v) Insurance	5%	Rs. 3,050.00
Total		Rs. 64,050.00

Economics:

Daily sale proceed of Fish, say 30kg @ Rs180/-	=	Rs. 5,400.00
Net profit considering 20% margin	=	Rs. 1,080.00
Monthly income (30 days)	=	Rs. 32,400.00
Annual Income (9 months)	=	Rs. 2,91,600.00


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ESTIMATE FOR INSTITUTIONAL FUNDING UNDER KISHAN CREDIT CARD (KCC) FISHERY 2025-26 TOWARDS FISH MARKETING

Introduction: Fish culture has been recognized as a source of income generation by all categories of People, irrespective of caste in the State. Still majority of the people engaged in fishing and fish selling are within the economically weaker section in the society. Provision of Credit/ assistance to meet the operational cost may be a relief for these people.

Objective: The programme has been proposed with the basic objective of providing financial support to fish farmers/ fishermen and small fish traders to facilitate marketing of fish and fish seeds.

Item: Fish trading Item-Bicycle, fish carrying vessel and Electronic balance

ITEM	SPECIFICATION	RATE (Rs.)
Trader's Bicycle	Double bar bicycle of height 22 to 24 inch height with trader's carrier, double stand with lock, bell, 10 G rim in back and 14 G rim in front with hub and spokes	9,000.00
Aluminum Hundi	40 litre capacity, Gauge 22 (two nos. with flitting in two sides)	6,000.00
Electronic Balance	Branded ISI marks upto 25 kg weight in single device with pot.	3,000.00
Utensils, knife etc. for cutting & dressing of fishes		2,000.00
Insurance	5%	1,000.00
Total		21,000.00

Total KCC Loan proposed = Rs21,000.00(Rupees Twenty One Thousand) only

Remarks: The person may sell daily 50 kg fish by the mode of door to door where the profit margin is estimated @ Rs 20/Kg

Income: Per day income Rs 1000 (Rupees One Thousand) only and estimated average per month Income is Rs 30,000.00/ (Rupees Thirty Thousand) only.


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