

उत्तर बिहार ग्रामीण बैंक
प्रधान कार्यालय, कलमबाग चौक,
मुजफ्फरपुर, बिहार, 842 001



Uttar Bihar Gramin Bank

HEAD OFFICE, KALAMBAGH CHOWK,
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By :: Central Bank of India)

Fishery Credit Card	
Purpose/ Objective	<ul style="list-style-type: none">• Working Capital for fish farming
Eligibility	<ul style="list-style-type: none">• Experienced Fisherman• Should own a pond in his name or should possess certified patta• Reside permanently within our service area• Any beneficiary having KCC, GCC, SCC from the branch are not eligible• Age of Beneficiary- Minimum 18 Years, maximum 60 Years• Applicant should not be defaulter of any bank or Financial Institution
Loan Amount	Rs 25000/- per Acre, Maximum Rs 25000/-
Validity of Card	5 Years subject to renewal every year or within the lease period of pond, whichever is less
Margin	Not Applicable
Interest Rate	11.50% (subject to change), Half -Yearly applicable
Security	Primary Security: Hypothecation of property purchased by using Bank loan Collateral Security : Not Mandatory
Disbursement	Need based
Repayment	Within 12 months or Harvesting and marketing whichever comes earlier
Insurance	Mandatory
KYC	Mandatory