

Evaluation of Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

Report of the study undertaken by the Bay of Bengal Programme Inter-Governmental Organisation (BOBP-IGO) during October–November 2025 for National Fisheries Development Board (NFDB), Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India

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Inter-Governmental Organisation
91, St. Mary's Road, Abhiramapuram
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Executive Summary

Established in 2018–19, the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is India's most ambitious attempt to provide long-term, structured, bankable financing to a sector that has historically been marginalised within the agricultural credit ecosystem, receiving less than 1% of priority-sector lending despite supporting millions of livelihoods. With a sanctioned outlay of ₹7,522.48 crore (₹5,266.40 crore loans to be raised by NLE's + ₹1,316.60 crores beneficiaries' contribution + ₹939.48 crore budgetary support from Govt. of India), FIDF sought to address chronic under-investment across the entire value chain while demonstrating the bankability of fisheries infrastructure and mainstreaming long-tenure credit.

The National Fisheries Development Board (NFDB) commissioned this independent evaluation to assess (a) achievement of intended goals, (b) implementation bottlenecks and required corrections, and (c) whether the scheme merits continuation beyond 2025–26. The study was commissioned during October 2025 for a period of four weeks.

This Executive Summary presents key findings and a pragmatic, evidence-based reform package designed to transform FIDF from a financing window into a genuine sector-shaping credit architecture.

Overall Assessment & Rationale for Continuation

- The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is a well-conceived strategic instrument but has underperformed due to significant execution challenges. Despite issues with uptake, delays, and geographic skew, the scheme is critically needed to provide cyclical, low-cost financing and unlock the sector's potential.
- We strongly recommend extending FIDF until 2030-31 alongside immediate, targeted reforms to achieve full utilization by March 2026.

Key Challenges Identified

- **Low & Skewed Utilization:** Fund uptake is concentrated in a few coastal states, leaving inland, hilly, and frontier regions underserved.
- **Systemic Delays:** Nearly half of all sanctioned projects are stalled at the lending stage due to slow approvals and disbursements.
- **Barriers to Private Investment:** High collateral demands, outdated (2018) unit costs, lack of standardized project reports, and complex documentation deter private sector participation.

Recommendations for Reform

A. Operational & Process Reforms (Immediate Impact)

- **Launch an Aggressive Marketing Campaign:** Use targeted communications, social media, and state-level workshops to promote the scheme to potential beneficiaries and banks.
- **Update & Differentiate Unit Costs:** Temporarily increase eligible costs for challenging terrains and align all costs with current market rates and PMMSY norms.

- Enhance Transparency on Interest Rates: Publish negotiated, post-subvention interest rates on the FIDF website to build applicant confidence.
- Provide Standardized Project Templates: Create a library of ready-to-use Detailed Project Reports (DPRs) for common, small-scale projects to reduce entry barriers.
- Create a Dedicated Facilitation Fund: Allocate a budget for NFDB to execute outreach, awareness, and capacity-building activities effectively.

B. Strategic & Structural Reforms (Long-Term Impact)

- Rationalize Unit Costs: Revise costs to reflect geographic, quality, and technology differentials, using the latest NABARD or PMMSY norms.
- Enable Grant-Loan Convergence: Remove restrictions that prevent beneficiaries of PMMSY grants from also accessing FIDF loans, creating a "grant-to-loan" pathway for scaling.
- Expand Credit Guarantee Coverage: Increase the credit guarantee from 25% to 75-85% for micro-enterprises and cooperatives to mitigate bank risk and reduce collateral demands.
- Focus on Private Sector: Reorient FIDF in its next phase to serve exclusively private and cooperative entities, using public grants for pure public-good infrastructure. Enable Grant-Loan Convergence

C. Governance & Oversight

- Establish an FIDF Advisory Council: Form a diverse body with representatives from states, industry, academia, and finance to provide strategic guidance and course correction.

Evidence-Based Validation for Reforms

- The performance assessment affirms the scheme's strong relevance, as stakeholders from both coastal and inland states have unanimously endorsed its targeted approach to addressing critical infrastructure gaps. However, its effectiveness is uneven and directly supports the need for the recommended reforms:
- Effectiveness & Efficiency: Severe delays (median 265-day approval) and low completion rates (32%) validate the urgent need for operational reforms like standardized DPRs and aggressive marketing.
- Equity: A heavy skew, with coastal states receiving nearly 90% of funds, justifies revised unit costs for challenging terrains and targeted outreach.
- Sustainability & Coherence: Underinvestment in foundational infrastructure and confusion with grant schemes supports the strategic shift towards grant-to-loan convergence and a sharper focus on commercially viable, private-sector projects.

Learning from Successful Sister Schemes

- Benchmarking against similar infrastructure funds like the Agriculture Infrastructure Fund (AIF) reveals clear best practices to adopt. These include the need for increased credit guarantee coverage (up to 85%), proactive provision of standardized project reports, and the strategic

dovetailing of loans with grants. This analysis confirms that FIDF must sharpen its role to complement state grants by focusing on larger, commercially viable private investments.

Sectoral Context: A Strategic Imperative for a Reformed FIDF

- India's fisheries sector is a vital growth engine, with production surging to 17.50 million tonnes in 2023. Yet this progress is geographically concentrated, creating systemic risk, while untapped potential in inland regions and mariculture remains. Persistent infrastructure shortfalls in seed supply and cold chains hinder value addition.
- This context underscores FIDF's pivotal role as a strategic de-risking tool. By recalibrating its priorities *viz.*, shifting from public harbours to private infrastructure, bolstering credit guarantees, and targeting inland and post-harvest sectors, a reformed FIDF can tackle these core challenges. It holds the power to elevate sectoral resilience, catalyse private capital, and forge the infrastructure essential for enduring growth.

Conclusion: The Urgency of Long-Overdue Reforms

- A prior evaluation had already identified the need for the very reforms we now recommend. While the scheme's extension and the introduction of a credit guarantee were positive steps, critical structural reforms were ignored. The persistence of these same issues *viz.*, lack of convergence, outdated costs, and complex procedures, in our current assessment underscores their urgency. For FIDF to finally achieve its potential, the next phase must prioritize these long-overdue foundational changes.

Way Forward

- With the proposed reforms grounded in Phase I evidence and institutional realities, FIDF Phase II (2026–2031) can evolve from a public infrastructure loan scheme into the catalytic architecture that finally integrates fisheries into India's mainstream financial ecosystem and unlocks its full economic and livelihood potential.

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List of Abbreviations

AIF	Agriculture Infrastructure Fund
AHIDF	Animal Husbandry Infrastructure Development Fund
APMC	Agricultural Produce Market Committee
BOBP	Bay of Bengal Programme
CAMC	Central Approval and Monitoring Committee
CGTMSE	Credit Guarantee Fund Scheme for Micro and Small Enterprises
CIBA	Central Institute of Brackish water Aquaculture
CICEF	Central Institute of Coastal Engineering for Fishery
CIFA	Central Institute of Freshwater Aquaculture
CIFE	Central Institute of Fisheries Education
CIFT	Central Institute of Fisheries Technology
CMFRI	Central Marine Fisheries Research Institute
CRZ	Coastal Regulation Zone
DoF	Department of Fisheries
DPR	Detailed Project Report
EES	Eligible entities
FAO	Food and Agriculture Organization
FH	Fishing Harbours
FIDF	Fisheries and Aquaculture Infrastructure Development Fund
FISHCOPFED	National Federation of Fishers Cooperatives Ltd
FLC	Fish Landing Centres
FPO	Farmer Producers Organisation
FY	Financial Year
ICAR	Indian Council of Agricultural Research
IGO	Intergovernmental Organisation
MoA	Memorandum of Agreement
MSME	Micro, Small & Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NCDC	National Cooperative Development Corporation
NFDB	National Fisheries Development Board
NGO	Non-governmental organization
NLE	National Loaning Entities
NRLM	National Rural Livelihood Mission
PMMSY	Pradhan Mantri Matsya Sampada Yojana
PMU	Project Management Unit
RIDF	Rural Infrastructure Development Fund
SBI	State Bank of India
SC	Scheduled Caste
SCB	Schedule Commercial Banks
SLBC	State Level Bankers Committee
SOP	Standard Operating Procedure
UT	Union Territories

1. Background

Recognising the need to boost India's marine and inland fisheries production through enhanced infrastructure, improved sectoral efficiency, and sustainable growth, a dedicated FIDF was set up in 2018-19 under the Ministry of Fisheries, Animal Husbandry & Dairying. The scheme supports the Blue Revolution targets and aims for sustainable sectoral growth of 8-9%. It provides concessional financing to Eligible Entities, (EE) including state/union territories governments agencies, cooperatives, and private enterprises, through designated lending institutions such as National Bank for Agriculture and Rural Development (NABARD), National Cooperative Development Corporation (NCDC), and scheduled commercial banks, with interest subvention of up to 3% per annum and a maximum loan tenure of 12 years. The National Fisheries Development Board (NFDB) serves as the nodal implementing agency, managing project applications, approvals, and monitoring via a dedicated online portal.

BOX 1: FACTORS FOR LESSER PERFORMANCE OF FIDF SCHEME DURING 2018-22

- **DPR preparation challenges** due to lack of standardization, expertise, and funding hindered proposal submissions.
- **Inadequate unit costs and ineffective interest subvention** made FIDF less attractive than alternative schemes like PMMSY.
- **Lengthy processing times** (median 265 days from CAMC to NLE approval) and incomplete documentation caused severe delays.
- **High collateral requirements (sometimes up to 200% for private entities)** and risk-averse banks created major barriers for cooperatives and private entities.
- **Grant preference over loans** led beneficiaries to choose PMMSY, with mutual exclusivity preventing scheme combination.
- **COVID-19 pandemic disrupted business operations** and slowed proposal submissions, especially during 2021.

Despite a favourable sectoral outlook and need for infrastructure assets, the scheme's performance was below par according to an earlier evaluation conducted by the Bay of Bengal Programme Inter-Governmental Organisation (BOBP-IGO)¹ due to exogenous factors and design issues (BOX 1). However, the stakeholders were optimistic and, across the board, highlighted the need for continuation of the scheme, preferably with some design changes. Considering that BOBP-IGO submitted a set of recommendations strongly advising continuation of the scheme.

Subsequently, the Government of India extended FIDF for three more years, from FY 2023–24 to 2025-26, without any additional cost or budgetary support. A credit guarantee clause was also introduced to encourage the lending entities to facilitate the development of modern fisheries infrastructure and promote sustainable growth in the sector.

¹ Bay of Bengal Programme Inter-Governmental Organisation (BOBP-IGO), *Fisheries and Aquaculture Infrastructure Development Fund (FIDF) Evaluation Study: Final Report* (Report commissioned by National Fisheries Development Board (NFDB), Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, 2023)

1.1. Recommendations from the previous evaluation

The previous evaluation study on the FIDF scheme came out with a set of recommendations centred on optimizing capital utilization, mitigating systemic risks, and enhancing the scheme's efficiency and appeal, particularly in comparison to other development initiatives.

The comprehensive recommendations span necessary policy reforms, planning improvements, and implementation enhancements, as well as several long-term strategic suggestions for sectoral development.

I. Policy Reforms and Strategic Financing

The core policy reforms address the scheme's foundational structure, aiming to increase uptake and align incentives:

1. **Extension of Scheme Duration:** It was recommended that the scheme be extended for five additional years beyond 31st March 2023. This is crucial because a large share of the allocated fund remains unutilized, partly due to time lost during the global pandemic and subsequent recession. Extending the term would allow the currently undisbursed amount to be utilized, especially since the number of proposals is beginning to pick up again.
2. **Scheme Convergence:** The guidelines should be revised to allow Eligible Entities (EEs) to apply for both the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and FIDF for a single project. This would enable EEs to leverage applicable grant components under PMMSY and the low-cost loan component of FIDF, thereby making infrastructure investment more attractive, particularly for low-cost projects where interest subvention alone is not sufficient.
3. **Rationalization of Unit Costs (UC):** The unit costs fixed in 2018-19 are often insufficient compared to current market rates, trends, and substantial impacts on inflation.
 - Unit costs should be revised upwards to account for inflation (which increased by 13% between April 2018-19 and April 2021-22).
 - Parity with unit costs in similar schemes, such as PMMSY, must be ensured to prevent "scheme-hopping".
 - The differential needs of geographically disadvantaged regions should be factored into unit cost determination.
 - Alternatively, the upper ceiling on unit cost could be removed entirely to encourage large-scale public and private investment, with interest subvention applying to a part of the total project cost (e.g., 80-90%).
4. **Establishment of a Credit Guarantee Scheme (CGS):** A key impediment, especially for private entrepreneurs and cooperatives, is the difficulty in pledging adequate collateral to Nodal Loaning Entities (NLEs). A third-party credit guarantee scheme is required to address this problem. Given that commercial banks view fisheries as a high-risk activity, coverage exceeding the usual 25% of the total loan amount may need to be considered. A CGS, similar to those established for MSMEs or under the Animal Husbandry Infrastructure Development Fund (AHIDF), is deemed necessary.

5. **Revision of Interest Subvention (IS):**
 - The interest subvention should be fixed at 3 per cent at the hand of the beneficiary, removing the variability of "up to 3 per cent".
 - A higher rate of IS (e.g., an additional 0.5%) should be considered to encourage participation from marginalized/weaker sections (such as women, SC/ST, and cooperatives/SHGs).
 - A higher rate of IS may also be provided for resource enhancement activities (e.g., artificial reefs) to promote green investment.

6. **Increase Fund Size:** To support sectoral growth toward the aspirational goal of a ten trillion-dollar economy, the FIDF fund size should be expanded by at least fourfold. This expansion could be achieved by integrating and rationalizing funds from national mission programs, such as the Coastal Mission, Blue Economy, and Deep Sea Mission. Alternatively, the scheme should be restructured as a demand-driven mechanism to allow for flexibility in expanding activities.

7. **Nomenclature Change:** Private entities availing the FIDF should be identified as 'Investors' rather than 'beneficiaries,' recognizing the substantial risk they undertake and promoting a positive perception among stakeholders.

II. Planning and Implementation Improvements

Addressing operational bottlenecks is critical to improving the scheme's performance and disbursement rate:

1. **Model Detailed Project Reports (DPRs):** Model DPRs in a ready-to-use format should be prepared for prioritized activities. These models, endorsed by financial institutions, would help fast-track DPR preparation, a major challenge that currently results in long proposal processing times and rejections. Empanelled public and private agencies should assist EEs in developing DPRs.
2. **Single Window System:** A joint evaluation committee, including experts from concerned banks (NLEs) and technical experts, should be constituted to evaluate proposals. EEs should be allowed to participate (physically or virtually) to answer queries promptly, streamlining the lengthy period currently observed between Central Approval and Monitoring Committee (CAMC) approval and NLE sanction.
3. **Standard Operating Procedures (SOP) for Banks:** A manual or SOP should be prepared in consultation with NLEs to ensure uniformity in how commercial banks and NABARD consider proposals.
4. **Communication and Outreach:** A robust FIDF Communication & Outreach Plan (COP) must be implemented. This involves developing a broad-based strategy to sensitize EEs about the scheme's USPs, utilizing research institutions, trade unions, and business bodies. NFDB should specifically target field-level branch managers of banks who are often unaware of the scheme.

III. Long-Term Sectoral Development

To ensure the sustainable development and long-term viability of the fisheries sector infrastructure, several forward-looking steps were recommended:

1. **Dedicated Credit Scheme for Private EEs:** Given that private entities face a different set of challenges (e.g., collateral issues) than government agencies, it would be prudent to develop a separate, dedicated credit scheme specifically for private EEs. This dedicated scheme should offer flexibility and tune its approach to specific business needs, potentially including provisions for working capital.
2. **Risk Assessment Methodology:** A methodology for assessing the risks involved in fisheries projects-especially in farming where fish stock is not visible, should be developed in consultation with financial institutions, leveraging available technological advancements.
3. **Infrastructural Need Assessment:** An expert committee should be constituted to conduct a thorough infrastructural need assessment survey to rationalize investment across sectors and ensure sustainability.
4. **Sectoral Credit Target for Banks:** The Department of Fisheries (DoF) should explore modalities with the Reserve Bank of India (RBI) to set up a specific sub-target for loan allocation to the fisheries sector within the overall priority sector lending target for agriculture.
5. **Sustainability of Assets:** Government agencies must include various alternative options for meeting Operation & Maintenance (O&M) expenses in their Detailed Project Reports (DPRs) to ensure the long-term sustainability of the created infrastructure.
6. **Temporal Window for Proposals:** To move away from the 'First Come - First Served' basis, a temporal window for receiving and screening investment proposals should be established, allowing proposals to be evaluated as a lot, considering their implications on ecosystems and overall investment rationale.

1.2. Revised FIDF scheme vis-à-vis the previous recommendations

The following table provides a summary of the changes made in the FIDF scheme during its extension for a period of three years, vis-à-vis the recommendation of the previous evaluation study by BOBP-IGO (Table 1). The FIDF's revised operational framework shows selective uptake of evaluation recommendations - extending the scheme duration and introducing a Credit Guarantee Scheme signal responsiveness to implementation bottlenecks and private-sector risk aversion, while communication and outreach improvements demonstrate incremental progress on awareness. However, the deeper structural and financial reforms proposed, notably convergence with PMMSY, revision of static unit costs, clarification of interest subvention rates, and streamlined DPR-approval mechanisms, remain unaddressed. The persistence of these design frictions suggests a scheme leaning toward procedural continuity rather than strategic recalibration, maintaining administrative predictability at the cost of catalytic efficiency and investor confidence.

Table 1. Evaluation of FIDF Recommendations and Actual Scheme Features

Category	Recommendation	Evidence from FIDF Website	Evaluation
I. Reflected in Scheme Updates	1. Extension of Scheme Duration	Scheme duration extended from 2018–19 to 2022–23 and later to 2025–26. Cabinet approval noted.	Only partially aligned, extension granted for 3 years instead of 5 recommended.
	2. Establishment of Credit Guarantee Scheme (CGS)	A dedicated link for “Credit Guarantee Scheme” provided on the portal.	Adoption indicates response to collateral and lending-risk concerns. But the time availability is very much less
	3. Communication and Outreach Mechanisms	Portal includes a dashboard, FAQs, ads, user manuals, and multilingual brochures.	Accessibility improved; however, robustness and a strategic approach not evident. A specific target and result-oriented approach is very much required, instead of organising general programmes.
II. Not Reflected or Contradicted	1. Convergence of Schemes (PMMSY & FIDF)	FAQ explicitly states that benefits cannot be combined; “Subsidy and Interest Subvention do not go together.”	Recommendation for convergence rejected; mutual exclusivity reaffirmed.
	2. Revision of Unit Costs (UCs)	Portal lists activities with unchanged unit costs (in lakh).	No update visible; static values suggest continued misalignment with market realities. This has a negative impact in the field
	3. Revision of Interest Subvention (IS)	Portal states “Up to 3% per annum for all Eligible Entities.”	Ambiguity persists; no differentiation for weaker groups. This impacts the end use, and beneficiaries are not receiving the full benefits they deserve.
	4. Model DPRs & Streamlined Implementation	Portal provides DPR format and a list of required documents; no <i>Model DPRs</i> or joint appraisal mechanism.	Administrative simplification not evident; sequential approval steps remain. Model DPRs will be a guiding force for better implementation of FIDF
	5. Long-Term Policy / Structural Reforms	Portal focuses on immediate scheme provisions; no mention of fund expansion or sectoral targets.	No indication of strategic policy reforms; short-term framework continues.

In the following sections of the report, we have evaluated whether these partial adjustments in the scheme were adequate to break the bottleneck. However, during the stakeholder consultations during this evaluation, most of these unaddressed issues were flagged again. The need for model DPR, increased interest subvention, convergence, etc., were insisted on by all and the need for extension of the FIDF for a further period of 5 years was recommended.

1.3. Approach and Methodology

Scope of evaluation

NFDB, the nodal agency for implementation of the FIDF, and BOBP-IGO signed a Memorandum of Agreement (MoA) in October 2025 to evaluate the performance of the scheme (Annex 1). The call is for an evaluation to assess the achievements, impact, and performance of the scheme, and to provide recommendations, based on findings, for restructuring the scheme to cater to the requirements of the fisheries sector during the period up to September 2025. Within the broad aim, the specific objectives were to assess:

- *Evaluating the experiences of both Government and Private beneficiaries, with a focus on their perceptions of the project's effectiveness.*
- *Recording key achievements, challenges faced, and lessons learned throughout implementation.*
- *Identifying improvements in the physical conditions and socio-economic status of fishers within the project areas.*
- *Measuring any enhancement in overall fish production; and*
- *Suggesting forward-looking recommendations for future planning.*

The NFDB also emphasized that the performance evaluation should give special attention to the following criteria.

Framework for Evaluating Policy, Planning, Implementation, and Impact	
✓	Policy: To what extent do the project interventions contribute to the project's high-level objectives and outcomes? What changes need to be made at the policy level for the development of infrastructure in the fisheries sector?
✓	Planning: What changes need to be brought out concerning the planning of the project, implementation, monitoring, and evaluation of the project activities?
✓	Implementation: Are the project inputs and resources translated into concrete and economically feasible results (based on the assessment of implementation delays, technical capacity issues, operational efficiency, and the economic rates of return)? What improvements are to be made for the improvement in the implementation of this project?
✓	Fish production and livelihoods: To what extent has the project contributed to the enhancement of livelihoods and fish production in the country as outlined in the FIDF guidelines?
✓	Issues/Gaps and Lessons to be learned: What are the major issues/gaps identified in the implementation of the scheme w.r.t private entrepreneurs, cooperatives, SHGs, FISHCOPFEDs, State Governments/UTs, etc.? What are the key results (both positive and negative), insights, stories, and messages learned from FIDF worthwhile reporting to improve the design and implementation of future projects?

Standard project evaluation methodologies for quantitative performance analysis, key stakeholder interactions/interviews and focused group discussions were applied. The broad issues are derived from the TOR of the NFDB, and analysis of scheme implementation data, sectoral performance data and discovered facts is done during the said discussions.

The evaluation primarily employed qualitative approaches and data sources. This included desktop research, examination of relevant documents, key informant interviews, and field visits. Information on the evaluation team’s composition, the documents evaluated, and the stakeholders consulted can be found in Annexures.

Desk Research

As part of the evaluation, extensive desktop research was carried out, covering a variety of sources:

- Progress reports of approved projects.
- Concept notes and official guidelines pertaining to the FIDF scheme.
- Samples of project proposals, including detailed technical and financial justifications.
- Records of discussions and decisions from Central Monitoring and Approval Committee (CMAC) meetings.
- Correspondence between the Government and nodal or partner agencies regarding scheme implementation; and
- Photographs documenting project activities.

Key Informant Interviews (KIIs)

- The scheme targets three primary groups of beneficiaries: Government and Non-Governmental Organizations, Cooperative Societies, and private sector entities. For the purpose of this evaluation, BOBP-IGO engaged a broad range of stakeholders, including State Governments and Union Territory administrations, individuals and societies that applied under the scheme, beneficiaries of Government initiatives under the scheme, as well as eligible governmental and private entities that have not yet participated or chose not to participate. This approach ensured diverse perspectives were captured, allowing findings to be triangulated for robust recommendations.

Table 2. Classification of Beneficiaries

Beneficiary groups	Criteria (Number of proposals)	States
Group 1	High-Performing FIDF States (Major Marine & Institutional Projects)	Tamil Nadu, Andhra Pradesh, Odisha, Maharashtra, Gujarat
Group 2	Marine & Coastal States (Moderate Exposure)	Goa, Kerala, Karnataka, West Bengal, Puducherry
Group 3	Inland & Reservoir-Based States	Uttar Pradesh, Telangana, Jharkhand, Madhya Pradesh, Haryana, Assam, Chhattisgarh

Group 4	Emerging, Hilly & Frontier States/UTs	Uttarakhand, Jammu & Kashmir, Mizoram, Manipur, Arunachal Pradesh, Himachal Pradesh
Group 5	States/UTs Yet to Access FIDF	Bihar, Nagaland, Tripura, Sikkim, Meghalaya, Rajasthan, Punjab, Delhi, Ladakh, Andaman & Nicobar Islands, Lakshadweep, Dadra & Nagar Haveli, Daman & Diu, Chandigarh

Interviews were also conducted with key implementing entities, including the NFDB, National Bank for Agriculture and Rural Development (NABARD), National Cooperative Development Corporation (NCDC), and the State Bank of India, to understand implementation challenges and compare them with concerns raised by both actual and potential beneficiaries.

To initiate engagement, NFDB first issued formal letters to all relevant departments and entities, informing them of the evaluation and the involvement of BOBP-IGO. Follow-up was carried out through emails and phone calls. However, still 21 out of 36 States/UTs participated in the consultation process.

Quantitative Data

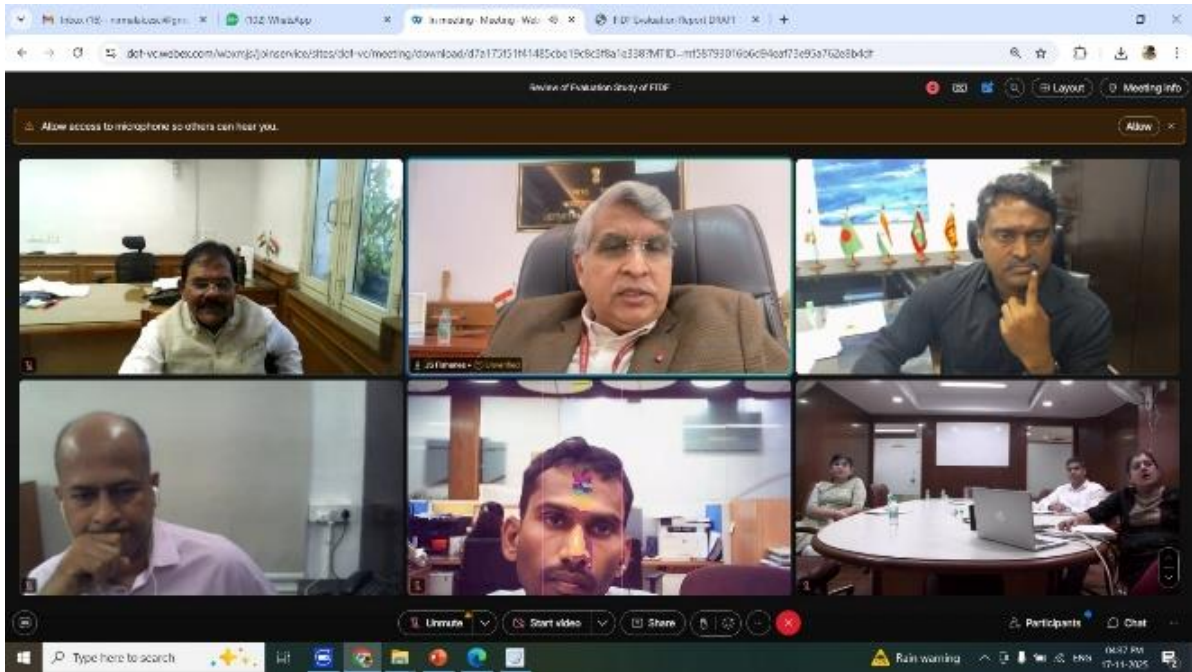
Published sources, including the FIDF website and government statistical reports, were used for quantitative insights. However, given the project's early stage of implementation and the evaluation's focus, detailed statistical analysis was not pursued. Fieldwork, including interviews and site visits, was conducted in October 2025.

Limitations

At the time of the evaluation, most projects were at different stages of completion, with an average progress of less than 50%. Since infrastructure benefits typically take time to materialise, assessing the actual impact of the scheme was constrained. Consequently, in-depth statistical analysis was not feasible. The evaluation primarily aimed to understand the scheme's ecosystem, identify implementation challenges, and provide recommendations to improve design and delivery through a consultative approach. In addition, detailed field studies and data collection could not be undertaken due to the short duration of the study (4 weeks) and as the period coincided with the festival, such as Deepavali, which posed a challenge in organizing stakeholder consultations.

Review and Finalization

Various officials from the NFDB were associated during the development of the report and especially recommendations. Apart from several rounds of interactions with the NFDB Officials, final draft report was presented to the 28th Meeting of the Central Approval and Monitoring Committee of FIDF (CAMC) held online on 17th November 2025. It was chaired by the Hon'ble Joint Secretary (Inland Fisheries), department of Fisheries, Government of India.



The meeting commenced with a brief introduction to the purpose of the session — to present and discuss the findings of the independent evaluation of the FIDF Scheme (2018–2025). Representatives from the Department of Fisheries, NFDB, NABARD, BOBP-IGO, state officials and technical experts participated. The study placed greater emphasis on improving private sector uptake, correcting awareness gaps, resolving inconsistencies in interest-subvention implementation, and addressing persistent collateral and risk-perception challenges faced by entrepreneurs and financiers. The need for updated unit costs, reduced processing timelines, clearer guidance on credit-guarantee mechanisms, targeted support for cooperative-led projects, and improved DPR quality was highlighted.

Members encouraged the inclusion of practical measures such as streamlined approval processes, stronger handholding systems and the integration of emerging digital tools to enhance transparency and tracking. The suggestions are included in the revised draft.

No.	Name of the Participant	Designation & Organization
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2	Shri Shankar L	Advisor (Fy), Department of Fisheries
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2. State of the fisheries sector

2.1. Overview of India's Fisheries Production (2014-2023)

The Indian fisheries sector is currently among the top five fish-producing nations globally, with a structure characterized by the clear dominance of the inland fisheries sector, contributing approximately 75% of the total national output. The strategic trajectory of the sector is defined by several ambitious performance metrics, focusing on intensive growth, sustainability, and enhanced economic contribution.

Over the past decade, total production has risen from approximately 9.88 million tonnes (mt) in 2014 to 17.50 mt in 2023 (Target: 22 mt by 2024-25). This represents a compound annual growth rate (CAGR) of 6.55%, reflecting the sector's increasing role in food security, rural livelihoods, and exports. The data highlights a clear shift towards aquaculture-dominated production, which has outpaced traditional capture fisheries. This trend aligns with global patterns where farmed fish production is surpassing wild catches due to technological advancements, government incentives (e.g., Blue Revolution schemes), and rising demand for high-value species.

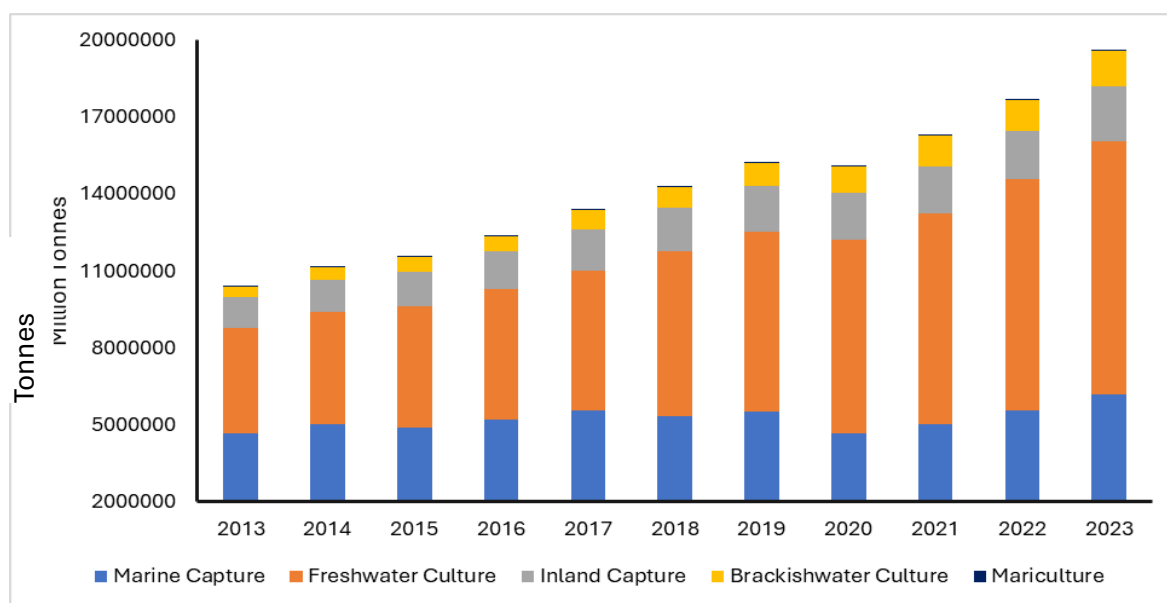


Figure 1. Comparative growth of fisheries sub-sectors in India

The comparative analysis of India's fisheries sub-sectors between 2013 and 2023 reveals a decisive structural shift from capture-based to culture-based production systems. Freshwater aquaculture emerged as the dominant contributor, nearly doubling from 5.2 mt to 10.8 mt, accounting for over 55% of total production. In contrast, marine capture fisheries remained stagnant, rising modestly from 4.1 mt to 5.0 mt, reflecting the biological and environmental limitations of capture resources. Inland capture fisheries showed steady but moderate growth (2.1 mt to 3.5 mt), indicating improvements in inland water management but limited expansion potential. The most striking transformation occurred in brackish water aquaculture, which grew almost eightfold, from 0.15 mt to 1.2 mt, signifying rapid intensification, technological advancement, and high export orientation, especially in shrimp farming. Mariculture remained nascent, with minimal yet promising progress (Figure 11).

From an economic perspective, fisheries contribute significantly to India's GDP (around 1% in recent years), employ over 14 million people directly, and generate substantial foreign exchange through exports (valued at over \$7 billion in 2023, primarily shrimp and frozen fish). The growth in aquaculture subsectors suggests improved efficiency and market orientation, but it also raises concerns about environmental sustainability, such as water usage, feed dependency, and disease risks in intensive farming. The following table provides a snapshot of sectoral development, scope, and constraints.

Table 3. Subsector-wise growth trajectory and strategic risks in Indian fisheries

Subsector	Growth Profile	CAGR	Share of Total Output	Economic Levers & Insights	Strategic Risks / Constraints
Freshwater Aquaculture	Scaled from 4.4 to 9.9 MT , strong and consistent YoY (about 9%); policy-sensitive peaks (2018).	9.43% (2nd highest)	About 52% to 56% by 2023	Highland–water productivity; low-cost carp/tilapia farming underpins rural income in AP & WB.	Environmental pressure (feed runoff, eutrophication), market saturation risk.
Marine Capture	Stagnant: 2.9–4.0 MT , cyclical dips (2015, 2020) tied to climate & policy shocks.	0.88%	Average declining of about 29%	Supports a large employment base; natural stock dependency limits scalability.	Stock depletion, cyclone exposure, and regulatory caps (ban seasons).
Inland Capture	Expanded from 1.26 to 2.12 MT , stable 5–8% growth pre-plateau (2020–22).	6.02%	About 13% steady	Labour-intensive, low-tech; key for food security in hinterlands.	Vulnerable to hydrological shocks (drought, dam flows).
Brackish water Aquaculture	Surged 0.47 to 1.41 MT ; export-led shrimp boom (YoY spikes 20–25%).	13.04% (highest)	Average about 7% to 8%	Premium export earnings attract FDI and private capital.	Disease outbreaks (WSSV), ESG/regulatory scrutiny on mangrove zones.
Marine Aquaculture	Flatlined: 6,400–17,200 t , no structural shift.	–0.33 %	About 0.1%	Frontier space with potential in cage culture & seabass farming.	High entry costs, tech barriers, and poor ecosystem support.

2.2. Performance at the State/UT level

Examinations of State account data as reported by MoSPI show that, in 2011–12 constant prices, the fisheries and aquaculture sector has become both larger in value and more geographically uneven. The total value of output from fisheries and aquaculture in India rose from ₹80,104.53 crore in 2011–12 to ₹2,07,178.29 crore in 2023–24. This is 2.6 times higher than the base year, implying an average annual growth rate of about 8.2 per cent over twelve years. The increase is not broad-based. It is led by intensive inland aquaculture concentrated in a few States, while several traditional marine-dominated coastal States show slower or stagnant real growth.

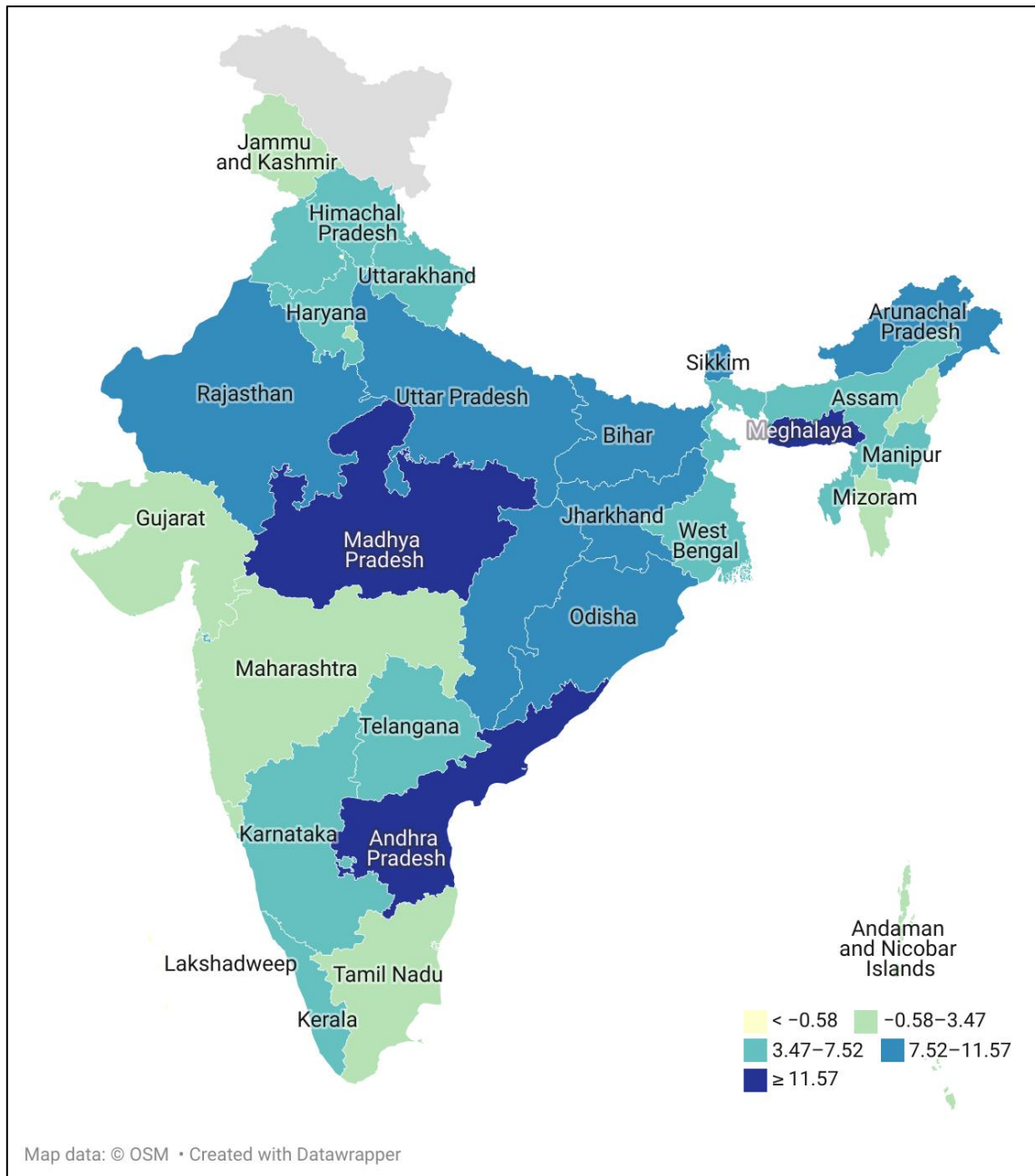


Figure 2. State/UT-wise real growth in value of output (% CAGR) during 2012-2024

Andhra Pradesh is now the anchor of India’s fisheries economy in pure value terms (Table 4). Its output increased from ₹14,208.37 crore in 2011–12 to ₹81,079.04 crore in 2023–24. This is 5.7 times higher, which corresponds to an approximate annual growth rate of 15.6 per cent. By 2023–24, Andhra Pradesh alone accounts for close to 40 per cent of India’s total fisheries and aquaculture value at constant 2011–12 prices (Table 4). The State’s performance is driven by intensive aquaculture systems, especially shrimp farming, supported by broodstock and hatchery infrastructure, feed and seed supply, organised harvests and a cold chain, and direct export orientation. This concentration of value has two consequences at the national level. First, it has delivered very high economic returns and foreign exchange earnings. Second, it creates systemic vulnerability. A biosecurity shock (for example, a major shrimp disease event), water or effluent conflict, or a trade disruption affecting shrimp exports from

Andhra Pradesh would now pull-down national value in that year. In effect, national performance is now closely linked to the stability of a single production model in one State.

Table 4. High-growth and emerging States in fisheries and aquaculture

State	2011–12 (₹ crore)	2023–24 (₹ crore)	Increase (times)
Andhra Pradesh	14,208.37	81,079.04	5.7
Odisha	3,118.67	10,250.76	3.3
Bihar	3,565.26	9,036.90	2.5
Uttar Pradesh	3,045.62	8,220.58	2.7
Chhattisgarh	2,580.54	8,042.95	3.1
Madhya Pradesh	713.41	3,613.08	5.1
Jharkhand	618.82	2,099.18	3.4

Table 5. Large coastal producers with slower real growth

State	2011–12 (₹ crore)	2023–24 (₹ crore)	Increase (times)
West Bengal	19,729.24	30,036.70	1.5
Tamil Nadu	5,657.98	8,262.25	1.5
Kerala	4,749.96	7,279.48	1.5
Maharashtra	3,599.18	5,145.06	1.4
Gujarat	4,213.58	5,609.67	1.3

A second important pattern is the emergence of inland and non-traditional States as serious value contributors (Table 4). Fisheries is no longer only a coastal activity. Landlocked states such as Madhya Pradesh, Chhattisgarh, Bihar, and Uttar Pradesh recorded 3-5 times increase during the period. This growth is through pond aquaculture, tank and reservoir fisheries, seed production, feed supply, and short domestic value chains. During the COVID-19 period, these inland and reservoir-based systems continued to generate value, even when marine capture fisheries were disrupted by landing restrictions, labour immobility, and export bottlenecks. This confirms that aquaculture in reservoirs, ponds and tanks has become both an income strategy and a stability instrument in rural areas.

By contrast, several long-established coastal producers are still large in absolute size but have slowed in real growth (Table 4 Table 5).

- Kerala went from ₹4,749.96 crore in 2011–12 to ₹7,279.48 crore in 2023–24, about 1.5 times.
- Tamil Nadu went from ₹5,657.98 crore to ₹8,262.25 crore, about 1.5 times.
- Maharashtra went from ₹3,599.18 crore to ₹5,145.06 crore, about 1.4 times.
- Gujarat went from ₹4,213.58 crore to ₹5,609.67 crore, about 1.3 times.

These States also faced visible stress during the COVID-19 period and after. The data indicate that further value gains in these States might not come from the magnitude of production but rather from quality of production.

This divergence creates a distributional challenge (Figure 2). Fast-growing intensive aquaculture - as seen in Andhra Pradesh and the faster-growing inland States is typically controlled by producers who can access land, water, inputs, and credit, and who can link to buyers and exporters. Slower-growing marine capture fisheries still employ traditional coastal communities, who face higher physical risks, greater exposure to weather, and weaker social protection. If future public investment only follows high-growth aquaculture, the income gap between inland aquaculture entrepreneurs and coastal fishing labour will widen. That is not only an economic concern, but also a social and political concern for coastal districts.

Policy must therefore proceed on two parallel tracks, as supported by Tables 1 and 2. First, in the high-growth aquaculture States that are now driving national value, there is a need for tighter regulation and risk management: biosecurity standards, seed and feed quality control, effluent and water-use control, traceability, and labour standards in ponds and hatcheries. These are now core national safeguards, not niche technical matters. Second, in the slower-growth coastal States that continue to provide employment and export credibility, there is a need for modernisation and protection: safe and hygienic harbours, functional cold chain and processing infrastructure, fair and safe working conditions on board, basic insurance and welfare for crew, and structured diversification into mariculture and seaweed culture. The aim is to protect value, protect workers and maintain stability along the coast, while allowing inland aquaculture to continue expanding.

2.3. State of the fish seed and feed sector

An extensive and rapidly evolving network of hatcheries and seed centres supports the culture fisheries. Currently, there are an approximately 2,600 carp hatcheries (including 2,198 eco-carp and 417 FRP carp hatcheries) and hundreds of shrimps and freshwater prawn hatcheries in India. Seed centres, both state-run and private, supply millions of fry and fingerlings annually, with emerging marine finfish hatcheries, such as those in Andhra Pradesh for Indian Pompano, and a policy focus on tilapia, pangasius, and indigenous species, supported by ICAR institutes (ICAR-CIFA, ICAR-CIBA, ICAR-CMFRI), are driving diversification through public-private partnerships and technology transfers like the Super-Intensive Precision and Natural Farming System (SIPNFS). The Pradhan Mantri Matsya Sampada Yojana (PMMSY) has spurred investments, with over 160 new hatchery and seed production projects sanctioned in 2025, alongside financial incentives for modernization. However, challenges persist, including productivity plateaus in some hatcheries, biosecurity risks from disease outbreaks, and uneven geographic coverage, particularly in inland and north-eastern regions. Innovations in brood stock management, seed quality certification, and cluster-based development models are addressing these issues, enhancing sustainability and traceability to meet export and domestic standards.

India's fisheries sector is also significantly supported by the fish feed manufacturing units. Valued at USD 3.25 billion in 2025 with a projected CAGR of 7%, the fish feed market comprises major players like Avanti Feeds Limited, Charoen Pokphand Foods, and Growel Feeds Private Limited, alongside an estimated several hundred to 1,000 small and medium-scale producers. These smaller units, prevalent in aquaculture-heavy states like Andhra Pradesh and West Bengal, cater to localized needs, producing targeted feeds for species like *Litopenaeus vannamei*, which saw a 51% production surge from 2019-20 to 2023-24. This network of manufacturers enhances aquaculture productivity, aiming for 5 tonnes per hectare, and supports rural livelihoods, aligning with the sector's goal of generating 55 lakh jobs. Innovations in feed formulations, such as floating feeds and nutrient-optimized products, bolster

sustainability and mariculture expansion, while addressing challenges like raw material costs and environmental compliance remain critical. Despite data gaps on small-scale units, the feed industry's growth and technological advancements are pivotal to the Blue Revolution, reinforcing India's position as a global aquaculture powerhouse.

BOX 2. NUTRITIONAL STRATEGY FOR INDIA'S AGING POPULATION: HARNESSING FISH DIVERSIFICATION



India faces a monumental demographic transition, with its elderly population (60+ years) projected to nearly triple from 153 million today to 347 million by 2050, necessitating urgent, large-scale nutritional interventions.

This rapidly expanding segment is disproportionately vulnerable to multiple deficiencies, including widespread lack of Vitamin D, Calcium, and Iodine, which contributes to high rates of osteoporosis (affecting an estimated 230 million people over age 50). Furthermore, inadequate intake of Vitamin B12 and high-quality protein exacerbates sarcopenia and functional decline, with B12 deficiency often mistakenly attributed to general aging.

Fish consumption offers an integrated solution, providing high biological value protein critical for muscle maintenance, and essential Omega-3 fatty acids (EPA and DHA) known to support cognitive health and potentially slow the progression of dementia. To secure this functional food source affordably for economically vulnerable, older adults, the fisheries sector must strategically diversify species utilization and product formats. This includes valorising underutilized resources, such as Small Indigenous Species (SIS), which are micronutrient powerhouses, delivering superior levels of bioavailable Calcium (e.g., *Anabas testudineus*) and Magnesium.

Technological diversification, converting low-value fish into palatable, convenient products like fish protein powder or hydrolysates, is essential for geriatric diets, mitigating post-harvest losses while addressing malnutrition at scale, as demonstrated in pilot projects under schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY). Success relies on aligning these efforts with market strategies that prioritize domestic nutritional security over export trade, ensuring these high-impact products reach the most vulnerable.

2.4. Key points for consideration

1. Balancing Regional Concentration Risks through Diversified Infrastructure: The sector exhibits significant geographic concentration in high-value aquaculture, creating systemic vulnerabilities to localized shocks such as disease outbreaks, water conflicts, or trade disruptions. Government

interventions should prioritize geographically dispersed infrastructure investments, particularly in emerging inland and non-traditional regions, to reduce dependency on dominant production zones and enhance national resilience.

2. Embedding Sustainability and Biosecurity in High-Intensity Aquaculture Systems: Rapidly expanding sub-sectors like brackish water and freshwater aquaculture face escalating environmental and health risks, including effluent pollution, feed dependency, and pathogen proliferation. Government financing must mandate integrated biosecurity infrastructure, such as advanced hatcheries, water treatment systems, and certified seed/feed units, to ensure long-term ecological compliance and sustained productivity.

3. Modernizing Marine Capture Infrastructure to Protect Employment and Stability: Traditional marine capture fisheries, while stagnant in volume, remain critical for coastal livelihoods but suffer from outdated landing facilities, weak cold chains, and climate exposure. Government interventions should target harbour upgrades, safety-at-sea enhancements, and processing infrastructure to stabilize employment, reduce post-harvest losses, and enable diversification into mariculture and value-added products.

4. Strengthening Seed and Feed Supply Chains for Scalable Inland Growth: The foundation of aquaculture expansion lies in reliable, high-quality seed and feed networks, yet coverage remains uneven, particularly in interior and North-Eastern regions. Government interventions should support cluster-based hatcheries, small-scale feed mills, and technology-driven brood stock management to drive inclusive growth, improve rural incomes, and meet national targets for production and employment.

5. Prioritizing Value-Added Processing for Nutritional Security and Domestic Markets: With a growing elderly population vulnerable to protein and micronutrient deficiencies, the sector must shift from export-led growth to nutrition-focused value chains. Government interventions should fund post-harvest infrastructure for converting underutilized fish into accessible, high-nutrition products (e.g., powders, hydrolysates) to reduce wastage, enhance food security, and align economic gains with public health imperatives.

6. Addressing Climate change-related issues: Through various episodes, we understand that climate change is real and we need to adapt or mitigate. Care needs to be taken that climate resilient or climate proofing is a part of all the supported projects. It could range from solar lighting to blue harbours.

3. Performance of the FIDF scheme

3.1. Eligible activities under FIDF

FIDF supports a wide set of fisheries and aquaculture infrastructure activities, grouped under aquaculture, harvest, post-harvest, research, and extension. The detailed list of components is provided in Table 6.

Table 6. Sector-wise components under FIDF

No	Sectors	Components under FIDF
1	Aquaculture	Setting up of Brood Banks
2		Development of Hatcheries
3		Development of Aquaculture
4		Modernization of Fish Seed Farms
5		Fish Feed Mills/Plants
6		Establishment of Cage culture in the Reservoir
7		Development of Mariculture
8		Establishment of Disease Diagnostic Laboratories
9		Establishment of Aquatic Quarantine Facilities
10	Fisheries Harvest	Establishment of Fishing Harbours
11		Establishment of Fish Landing Centres
12		Introduction of Deep-Sea Fishing Vessels
13	Fisheries post-harvest	Construction of Ice Plants (both Marine and Inland Fisheries Sector)
14		Construction of Cold Storage (both Marine and Inland Fisheries Sector)
15		Fish Processing Units
16		Fish Transport Facilities (both Marine and Inland Fisheries Sector)
17		Development of Modern Fish Markets
18		Integrated Cold Chain (both Marine and Inland Fisheries Sector)
19	R&D and Extension	Establishment of state of the art of Fisheries Training Centres
20		Any other Innovative Projects/activities designed to enhance fish production/productivity/Value (IA)

3.2. Delivery mechanism

A project under the FIDF is eligible for a loan of up to 80 per cent of the estimated/actual project cost. Beneficiaries are required to contribute at least 20 per cent of the project cost as margin money. The eligible entities (EEs) for the scheme are: (1) State Governments / Union Territories, (2) State Owned Corporations/State Governments.

Undertakings/Govt. Sponsored/Supported Organizations, (3) Fisheries Cooperative Federations (including FISHCOPFED, etc.), (4) Cooperatives, collective groups of fish farmers & fish produce groups, etc.; (5) Panchayat Raj Institutions/Self Help Groups (SHGs)/ NGOs, (6) SCs/STs/Marginal Farmers, Women & entrepreneurs, Self Help Groups and cooperatives of these, etc., (7) Private companies/entrepreneurs, (8) Physically disabled, and (9) Any other institution/entity as decided by the Government.

While the scheme has identified weaker and marginalized sections of society as EEs, there is no special provision for them. This is in contrast to the Pradhan Mantri Matsya Sampada Yojana (PMMSY) where women/SC/ST beneficiaries receive additional support from the Government.

The National Fisheries Development Board (NFDB) is the nodal implementing agency and is entrusted with scrutinizing, evaluating, and appraising the proposals submitted by EE's and placing them before the Central Approval & Monitoring Committee (CAMC) for approval (Figure 6).

The financial partner or the National Lending Entities (NLEs) for the scheme were NABARD, NCDC, and Scheduled Commercial Banks. These three sets of NLEs catered to three sets of applicants. NABARD usually provided support to the Governments and assisted the NCDC and SCBs to raise funds; NCDC assisted the cooperatives, and SCBs catered to private companies and individuals. In addition, CICEF provided technical oversight for the evaluation of proposals related to the commissioning of fishing harbours and fish landing centres. The application and approval process under the scheme is summarized in Figure 3.

As can be seen, one of the major innovations of the scheme is the ability of private beneficiaries to apply directly. This is expected to reduce the time needed for the evaluation of the proposal. In the above diagram, the inclusion of the state would have added the fourth checkpoint to the system, which would have increased the time taken for processing the application. However, this is again a departure from the standard practices of the Department of Fisheries (DoF). Usually, in DoF programmes involvement of the state/UT is necessary. On the other hand, states did not know about the proposal until it was at the final stage and were unable to support it during the design stage.

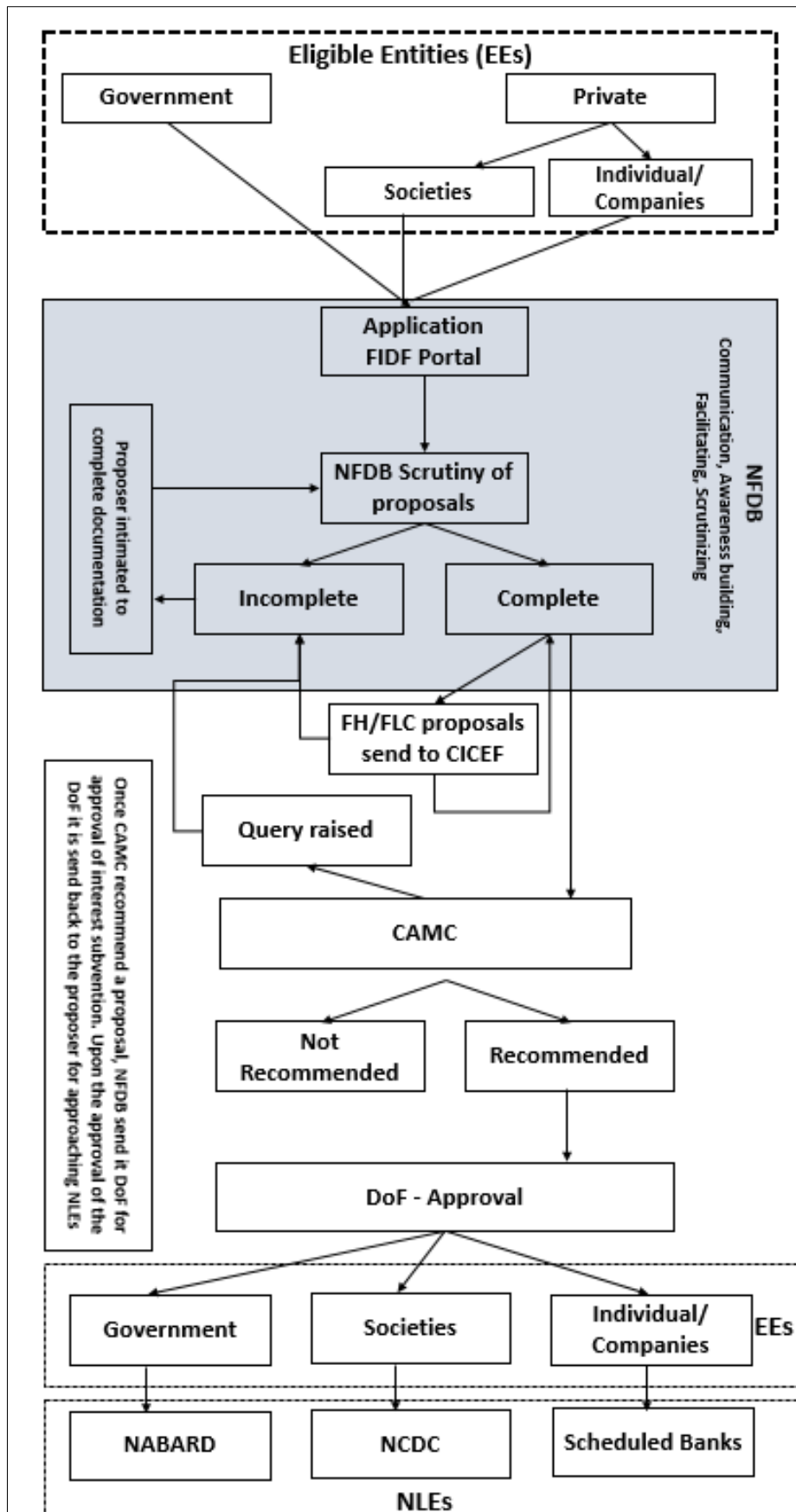


Figure 3. Schematic diagram for process flow of FIDF scheme

3.3. Funding arrangements

The scheme offered an interest subvention of up to 3 per cent per annum for all EEs, subject to the condition that the rate of interest could not be below 5 per cent per annum. The interest subvention also includes the cost of reducing of interest rate and a uniform margin of 0.6 per cent towards funds management charge and risk coverage costs to the NLEs. That is, the actual interest subvention available to the beneficiary is not more than 2.4 per cent. The maximum repayment period of the loan is 12 years, which is inclusive of a moratorium of 2 years on repayment of principal.

This funding structure ensures shared financial responsibility while encouraging investment in fisheries infrastructure development (Figure 4).

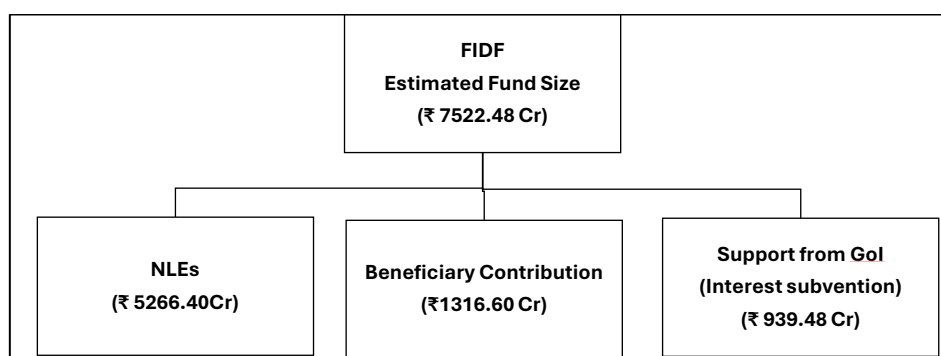


Figure 4. Schematic diagram of FIDF Funding pattern

3.4. Project Pipeline and Proposal Trends

A total of **173 projects** have been approved since 2018. Of these, **126** were sanctioned during 2018–2023, and **47** during 2024 and 2025. The inflow of proposals has fluctuated over the years. As shown in **Table 7**, submissions peaked in 2020–21 (24.3%) and 2022–23 (22.5%), declined in 2021–22, and stabilised again during the extended period. **Figure 5** shows the initial surge followed by moderation. These trends indicate early enthusiasm, temporary declines due to procedural or external factors, and a steady but moderate level of interest in the extension period.

During the extended years of 2024 and 2025, quarter-to-quarter comparison shows that the performance has significantly improved in 2025. Out of the 47 proposals received, 13 were received in 2024, and 34 were received in 2025.

Close inspection of proposal receipt dates shows that the spurt in 2020 and 2022, specifically in June of 2020 and 2022 was caused by the mass submission of proposals of various sizes by the Department of Fisheries, Government of Tamil Nadu. The participation is much diverse in 2025 as compared to 2020 and 2022. Especially, in both years, private proposals surpassed government proposals and thus significantly contributed to the objective of the scheme (Figure 6).

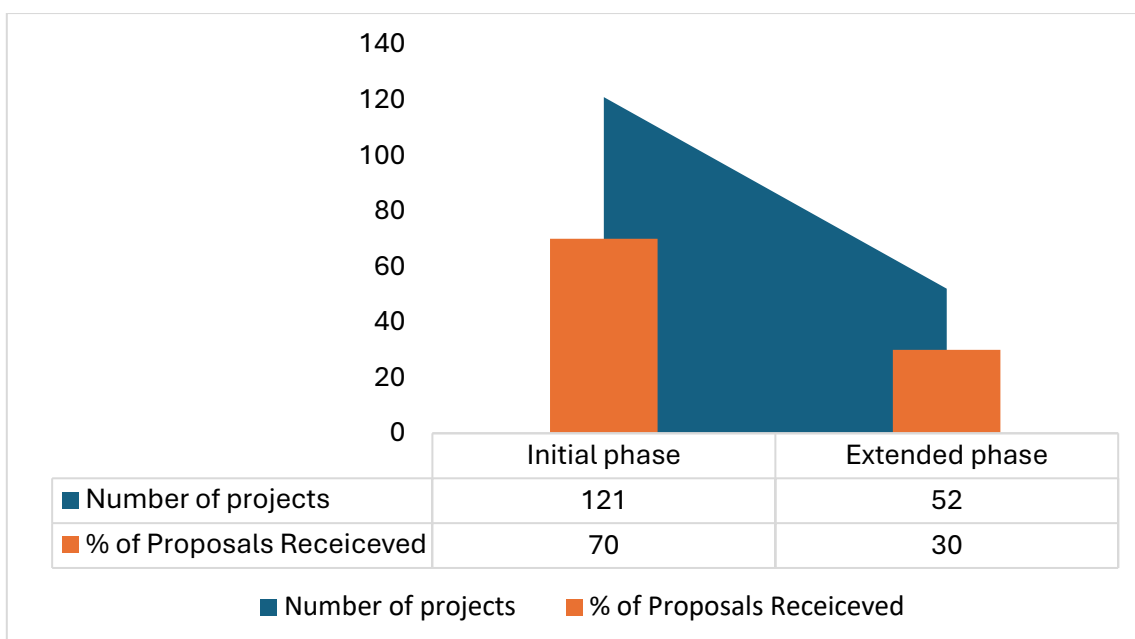


Figure 5. The year-wise flow of proposals under FIDF before and after extension

Table 7. Statement showing Year-wise approved Projects under FIDF Scheme

Years	Number of projects	% of Proposals Received
2018-2019	4	2.3%
2019-2020	29	16.8%
2020-2021	42	24.3%
2021-2022	7	4.0%
2022-2023	39	22.5%
2018-2023	121	69.9%
2024-2025	21	12.1%
2025-2026	31	17.9%
2024-2026	52	30.1%
Total proposals	173	

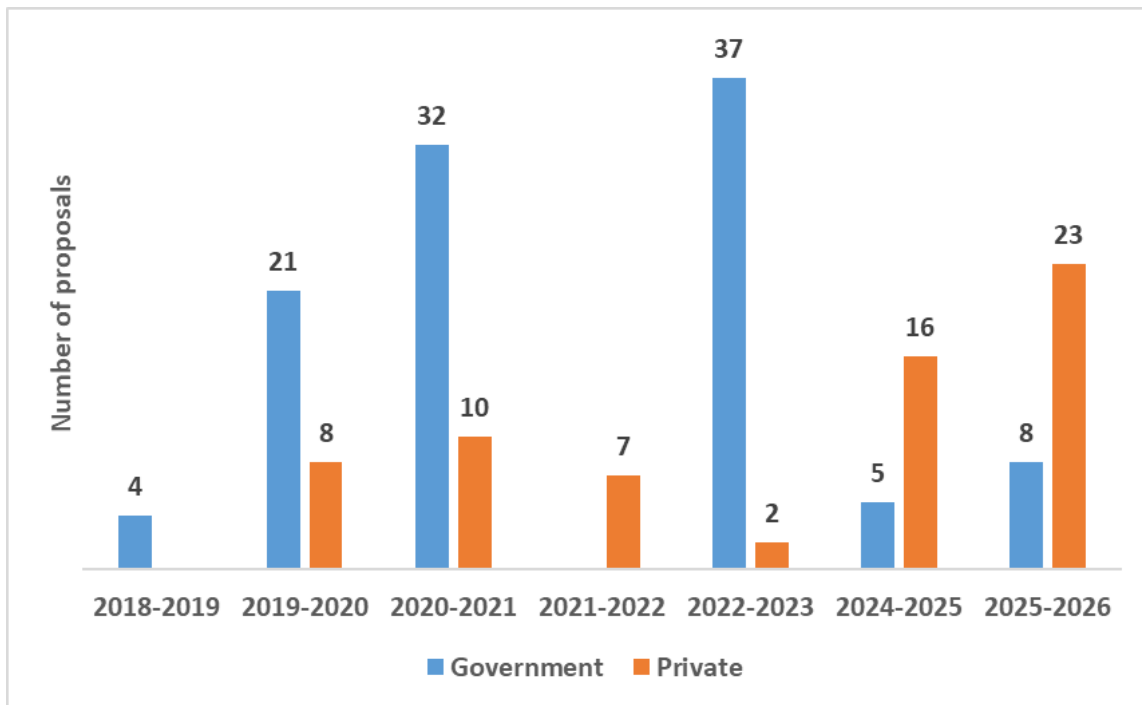


Figure 6. Year-Entity-wise proposal received

As of October 2025, of the 173 FIDF project proposals received and processed, 32% (56 projects) have been completed, 24% (41 projects) are under implementation, 17% (30 projects) are yet to commence, and 14% (25 projects) have been recently sanctioned. Collectively, these categories represent a robust pipeline, with 55% of proposals either in execution or in the mobilisation phase. Only 9% (16 projects) have been dropped or cancelled, while 3% (5 projects) remain at the final recommendation stage (Figure 7).

A closer review of the 16 dropped or cancelled projects shows that 14 were sponsored by government entities. The state-wise distribution is as follows: West Bengal (9 projects), Odisha (3), Tamil Nadu (1), Gujarat (1), and Maharashtra (1), with the remaining two being individual-sponsored projects (one each in Mizoram and Maharashtra). Attrition has thus been disproportionately high among West Bengal’s public-sector proposals, attributable to region-specific challenges such as stringent coastal regulation zone (CRZ) norms, protracted land acquisition processes, and environmental compliance requirements that affected multiple fishing harbour and landing centre projects. The other cancellations reflect common public-sector hurdles, including delays in statutory clearances, inter-departmental coordination gaps, and cost escalations that rendered the original Detailed Project Reports (DPRs) unviable.

Notably, Tamil Nadu — which accounts for the largest share of government-led projects overall — recorded only one cancellation, underscoring the state’s strong project preparation and execution framework.

The current active portfolio, therefore, stands at 157 projects (173 minus 16 dropped/cancelled), retaining a predominant government-sector orientation but with significantly reduced exposure to the cancelled West Bengal volume. Given that a 9% cancellation rate remains modest for a large-scale infrastructure financing programme, targeted interventions — such as accelerated statutory clearance timelines and strengthened DPR quality assurance, particularly in high-attrition states like West Bengal — will be critical to minimising further drop-outs and achieving a 60–65% completion ratio by the extended scheme closure in March 2026.

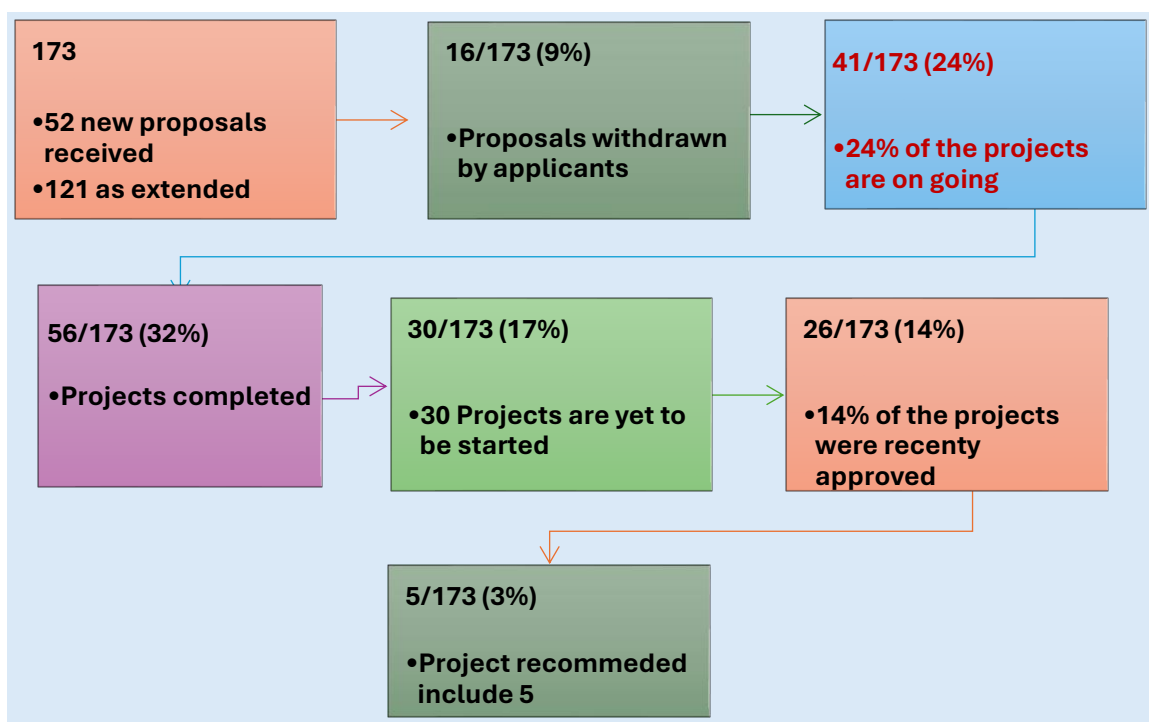


Figure 7. Status of Proposals received under the FIDF scheme

3.5. Nature of Activities and Investment Patterns

The investment pattern under the FIDF reveals a portfolio that is both operationally active and structurally imbalanced. Fishing Harbours dominate the landscape, accounting for almost 80 per cent (₹5,195.72 crore) of the entire investment but representing only 16 per cent of total sanctioned projects (28 out of 173) (Table 8).

While these assets create long-term value, their predominance exposes the scheme to concentration risk and slows overall utilisation. Disbursement patterns confirm this. Although ₹2,956.54 crore in loans were sanctioned for fishing harbours, only ₹1,184.5 crore (40 per cent) has been disbursed so far. This lag alone depresses the overall FIDF disbursement rate to 44.6 per cent, despite steady activity on the ground. The slow conversion of harbour sanctions to disbursement reflects land acquisition challenges, repeated tendering cycles, technical complexities, and lengthy due diligence requirements. These factors disproportionately affect large public works and constrain the speed at which the overall portfolio can progress (Table 9).

In contrast, smaller, beneficiary-driven activities demonstrate significantly higher absorptive capacity. Categories such as aquaculture units, fish processing plants, brood banks, hatcheries, and seed farms handle modest loan sizes and show 94–100 per cent utilisation of sanctioned amounts. For example, both brood banks (₹5 crore sanctioned; ₹4.97 crore disbursed) and aquaculture units (₹0.87 crore sanctioned; ₹0.82 crore disbursed) completed disbursement quickly. These results indicate that when project scale is manageable and incentives are strong, as is typical for private entrepreneurs, cooperatives, and state farms, implementation progresses without major delays.

Between these extremes lie mid-scale activities that are critical for value-chain strengthening:

- **Innovative projects** (₹651.45 crore; 41 projects),
- **Fish Landing Centres** (₹234.81 crore; 27 projects),
- **State Fish Seed Farms** (₹129.78 crore; 30 projects), and
- **Fish Processing Units** (₹173.09 crore; 9 projects).

Together, they represent the backbone of modern fisheries infrastructure. They also show reasonable sanction and disbursement levels, particularly in seed farms and landing centres, where both state governments and private actors share responsibilities. However, their share in the overall cost pool remains modest (2–4 per cent each), indicating limited fiscal space relative to mega harbour projects.

At the bottom end of the portfolio, several eligible categories remain underused. Cold storage, ice plants, feed mills, deep-sea fishing vessels, hatcheries, and training centres each account for less than 1 per cent of the total project cost. Cold storages and deep-sea vessels show zero loan disbursement, despite eligibility. This suggests a mix of viability gaps, collateral challenges, high operating risks, and incomplete DPRs. Private beneficiaries in these categories also reported difficulty navigating documentation and bank appraisal processes.

Taken together, the FIDF portfolio shows a dual structure. The scheme performs effectively where project size is moderate, beneficiary incentives are clear, and implementation risks are limited. Here, both sanction and disbursement are strong. However, the portfolio’s concentration in a few high-value public works increases the scheme’s financial exposure, lengthens gestation periods, and restricts the pace at which the fund can modernise the wider value chain.

From an economic efficiency perspective, the current composition places a premium on long-gestation marine infrastructure while under-investing in scalable, demand-responsive interventions that have shown faster traction and greater employment multipliers. A measured rebalancing towards innovation, post-harvest systems, seed and hatchery infrastructure, cold-chain assets, and inland aquaculture would likely improve portfolio health, widen beneficiary participation, and generate higher returns per rupee of public outlay. Such a shift would also strengthen inclusion by bringing inland, hilly, and small-scale fishers into the fold during the remaining implementation period up to 2026.

Table 8. Project cost for availed FIDF projects during the 2018-2026 period

No.	Project Activity	Project Cost (₹ Cr)		No. of Projects	
		Total Project Cost	Share (%)	No. of Projects	Share (%)
1	Fishing Harbour	5195.72	79.77%	28	16.18%
2	Innovative project	651.45	10.00%	41	23.70%
3	Fish Landing Center	234.81	3.61%	27	15.61%
4	Fish processing unit	173.09	2.66%	9	5.20%
5	State Fish Seed Farms	129.78	1.99%	30	17.34%
6	Aquaculture	14.71	0.23%	9	5.20%
7	Brood Banks	14.20	0.22%	2	1.16%
8	Cold Storages/Ice plants	24.87	0.38%	9	5.20%
9	Fisheries Training Center	60.78	0.93%	11	6.36%

No.	Project Activity	Project Cost (₹ Cr)		No. of Projects	
		Total Project Cost	Share (%)	No. of Projects	Share (%)
10	Hatcheries	6.75	0.10%	3	1.73%
11	Deep sea fishing vessel	7.24	0.11%	4	2.31%
	Total	6513.40	-	173	-

Table 9. Status of Eligible Amount, Loan Sanction, and Disbursement under FIDF Projects (2018-2025)

No.	Project Activity	Amount Eligible for IS*	State / Beneficiary Contribution*	Loan Sanction*	Disbursement*	Interest Subvention	Total Project Cost *
1	Aquaculture	9.48	5.23	0.87	0.82	0.063	14.71
2	Brood Bank	11.86	2.34	5	4.97	0.2	14.2
3	Cold Storages/ Ice Plants	11.39	13.46	0	0	0	24.87
4	Fish Landing Centers	212.2	22.61	212.2	152.41	6.71	234.81
5	Fish Processing Units	107.57	66.33	40.5	39.17	1.37	173.09
6	Fisheries Training Center	49.51	11.27	20.6	17.89	0.8	60.78
7	Fishing Harbours	3281.79	1769.23	2956.54	1184.5	69.06	5195.72
8	Hatcheries	1.2	5.55	0.4	0.4	0.023	6.75
9	Deep sea fishing vessels	3.2	4.04	0	0	0	7.24
10	Innovative Projects	473.59	175.54	95.8	56.05	0.94	651.45
11	State Fish Seed Farms	116.63	13.15	116.63	82.3	3.45	129.78
	Grand Total	4278.42	2088.74	3448.53	1538.52	82.62	6513.40

*Amount in ₹Cr

Fund Utilization Status

The scheme has fallen significantly short of its potential. Fund utilisation has been very meagre:

Only 9% (₹83 crores) of the target interest subvention (IS) has been achieved, even though 172 projects costing INR 6110 crores was approved; however, only INR 3449 crores loan (56% of Project Cost) was sanctioned from which only INR 1538 crores loan got disbursed during the seven plus years (2018-19 to till date), even though two-third of projects were approved as early as March 2021. Very few states and even fewer entrepreneurs / private entities have benefitted from interest subvention: While five states had major share in total project cost (Tamil Nadu - 30%; Andhra Pradesh – 23%; Maharashtra – 19%; Gujarat – 15% and Assam – 5%), just Tamil Nadu (93%) and Gujarat (13%) could ensure maximum loan disbursement and benefit from interest subvention. This indicates skewed performance due to critical but varying types and extent of bottlenecks / challenges in different states in the project approval-loan sanction-disbursement process flow.

93% of this meagre IS benefit has been availed by government agencies with only little (6%) share going to private entrepreneurs / firms, even though the latter's share was 35% at the project approval stage i.e. private entrepreneurs and firms/industry were able to secure project approvals but unable to successfully secure loan sanction and disbursement for fairly documented reasons – demand for unreasonable collaterals from NLEs/commercial banks & their lack of awareness/sensitisation about fisheries projects and potential being the most critical ones.

Similarly, 93% of IS benefits went to construction of harbours, followed by post-harvest (3%), aquaculture (3%), R&D (2%) and training centres (<1%). This is in spite of non-harbour projects constituting 50% of total project costs at the approval stage (R&D - 25%; aquaculture - 12%; post-harvest - 8%). This further indicates limited willingness of NLEs to fund aquaculture / fisheries activities other than construction of harbour / landing centres.

3.6. Beneficiary Profile and State-wise Participation Pattern

Under FIDF, sanctions are accorded strictly on the basis of date of receipt, completeness and bankability of applications received from eligible entities. The following analysis is based on the active portfolio of 157 projects (total sanctioned project cost of ₹6,513.40 crore), after excluding 16 dropped/cancelled cases (Table 10).

A striking feature of the portfolio is the overwhelming dominance of government entities as borrowers: they account for 101 projects (64.3%) – the single largest beneficiary category by far. Tamil Nadu alone is responsible for 63 of these government-entity projects (62% of the national total in this category and 42% of all active FIDF projects), reflecting extraordinarily strong state-level ownership, rapid DPR preparation, and effective coordination between the state Fisheries Department, district administrations, and nodal banks. Maharashtra, with 33 projects (21.0% of total), presents a sharply contrasting and more plural profile: individuals (14), private companies (10), government entities (5), and fisheries co-operatives (4).

Fisheries co-operatives/federations, while still significant, constitute only 23.6% (37 projects) of the active portfolio, considerably lower than initial impressions from the full 173-project list, because several co-operative proposals were subsequently dropped or cancelled. Private-sector participation is marginal: individuals now represent 11.5% and companies a mere 0.6% of active projects, indicating

that the concessional FIDF window has been utilised predominantly by public entities rather than the commercial private sector.

State-wise, the top three states (Tamil Nadu 66, Maharashtra 33, Andhra Pradesh 10) together account for 109 projects or nearly 70% of the active portfolio. Ten states/UTs have only one project each, and several major maritime states with large fishing populations and substantial infrastructure gaps (notably Kerala 4, Gujarat 4, Karnataka 2, Goa 2) remain under-represented. This pattern clearly signals that FIDF uptake is highly correlated with (i) the institutional capacity of state fisheries departments to conceptualise, formulate, and push bankable proposals, and (ii) the willingness of state governments to underwrite or directly borrow for fisheries infrastructure — Tamil Nadu being the standout example.

The Tamil Nadu model of aggressive, government-entity-led project sponsorship has enabled the state to capture a disproportionate share of FIDF resources and is directly responsible for the portfolio's heavy tilt towards public-sector implementation. Other coastal states seeking to accelerate fisheries infrastructure development during the remaining FIDF window (up to 2025–26) would benefit from studying and replicating elements of Tamil Nadu's rapid DPR preparation, inter-departmental coordination, and proactive engagement with nodal agencies and banks. Strengthening hand-holding support for primary fishermen's co-operatives and individual entrepreneurs in lagging maritime states could also help broaden and diversify future uptake.

Participation in the FIDF remains limited in hilly, inland, and smaller coastal states and union territories. Of the 157 active projects, only 13 (8.3%) are located in the eight North-Eastern and hilly states (Arunachal Pradesh, Assam, Manipur, Mizoram, Jammu & Kashmir, Himachal Pradesh, and Uttarakhand) and selected inland states (Chhattisgarh, Haryana, Jharkhand, Madhya Pradesh, Telangana, and Uttar Pradesh). Most of these states have secured only one project each, with Manipur (4 projects) and Jammu & Kashmir (2 projects) as exceptions. The smaller coastal territories of Goa and Puducherry each have two projects, while the Andaman & Nicobar Islands have none.

As FIDF operates on a demand-driven basis without geographic or activity-based prioritisation, this distribution reflects the lower volume and readiness of bankable proposals from these regions rather than any intentional exclusion. FIDF-eligible activities—such as fish seed farms, reservoir cage culture, cold storage facilities, ice plants, and aquaculture infrastructure—are equally relevant to inland and hilly areas. However, institutional capacity to develop concepts, prepare detailed project reports, and coordinate with nodal agencies and financial institutions remains limited in these states.

As a result, the scheme's concessional financing has been underutilised in high-potential sectors, including reservoir fisheries, cold-chain infrastructure, and ornamental/high-value species farming. Providing enhanced technical assistance and streamlining documentation requirements could significantly increase the submission of viable proposals from these regions during the remaining implementation period.

Table 10. Location and type-wise distribution of the FIDF scheme

State/UT	Company	Co-operative / Federation	Government	Individual	Grand Total
Andhra Pradesh	4		4	2	10
Arunachal Pradesh				1	1
Assam				1	1
Chhattisgarh	1				1
Goa	1		1		2
Gujarat			4		4
Haryana	1				1
Himachal Pradesh			1		1
Jammu and Kashmir	2				2
Jharkhand	1				1
Karnataka	1			1	2
Kerala	3		1		4
Madhya Pradesh		1			1
Maharashtra	10	4	5	14	33
Manipur				4	4
Mizoram				1	1
Odisha	1		7		8
Puducherry	1			1	2
Tamil Nadu	2		63	1	66
Telangana				1	1
Uttar Pradesh				1	1
Uttarakhand			1		1
West Bengal	1		6	2	9
Grand Total	29	5	93	30	157

Further, when we compare the uptake of the FIDF scheme with output data from MoSPI (Section 2), various cases of divergence emerge, though there are convergences too.

- Overall, there is a partial match between FIDF scheme usage and state performance, but the pattern is not fully aligned. High-output states like Andhra Pradesh, which leads in value growth with a 5.7 times increase driven by shrimp aquaculture, have 10 FIDF projects focused on fishing harbours, hatcheries, and innovative activities.
- This shows some convergence, as the scheme supports their export-oriented model through infrastructure and innovation. Similarly, Odisha, with 3.3 times increase, has 8 projects in landing centres and seed farms, matching its balanced coastal-inland expansion. These points

of convergence suggest that FIDF is helping sustain momentum among top performers by funding value-chain improvements, which boost economic returns like foreign exchange from exports.

- However, there are clear divergences where FIDF usage does not match performance levels. For example, slower-growth coastal states like Tamil Nadu (1.5 times increase) dominate with 66 projects, heavily in landing centres, seed farms, and harbours, while high-growth inland states like Bihar (2.5 times), Chhattisgarh (3.1 times), and Madhya Pradesh (5.1 times) have almost no projects, Bihar is not even listed, and the others have just one each in training or innovation.
- Since FIDF is a beneficiary-initiated scheme, this mismatch suggests that emerging and high-growth inland states are not active in using the scheme. Despite their strong performance through pond and reservoir aquaculture, these states are not submitting enough proposals to access funding. This is a missed opportunity, as FIDF could scale up their growth even faster with targeted infrastructure.
- Another observation is that the scheme's emphasis on innovation (40 projects total, 25% share), which converges with the need for modernization in both high and low performers. Maharashtra, with moderate 1.4 times growth but 33 projects including 16 innovative ones, uses FIDF to address its slower marine-led economy through diversification, like deep-sea vessels and processing. This aligns with policy calls for quality over quantity in coastal states. But divergence is evident in neglected activities like brood banks (only 1 project) and hatcheries (3), despite the seed sector's role in supporting growth. MoSPI data shows inland states relying on seed production for value gains, yet FIDF barely funds it outside Tamil Nadu and West Bengal. This could limit sustainability, as biosecurity and feed challenges persist in high-growth areas.

In summary, key points of convergence include FIDF boosting export and infrastructure in leaders like Andhra Pradesh and Odisha, matching their economic contributions (e.g., Andhra's 40% national share). Divergences highlight state-level initiative gaps: coastal states with slower growth are highly active in applying for funds, while upcoming inland states with strong growth potential remain inactive, potentially widening regional imbalances. Observations drawn: FIDF drives efficiency in established hubs but risks over-concentration because emerging states are not proactively using the scheme. To better match performance, the central government should encourage and handhold inactive high-potential states through suitable awareness programmes, simplified proposal formats, and dedicated regional targets. This would make FIDF more inclusive, support rural livelihoods, and align with national goals of food security and job creation, especially for the nutritional needs of the ageing population.

3.7. Assessment of Implementation Process

3.7.1. Application processing time

Proposals received were processed in four stages, as follows:

- In step 1, NFDB checks the proposals to ascertain that all documentary needs are met.
- If not met, NFDB raises a query.

- In step 1.1, for FH and FLC, proposals are sent to CICEF. If CICEF raises a query, NFDB communicates it to the concerned EE.
- In step 2, scrutinized proposals are sent to CAMC for approval.
- In Step 3, upon CAMCs’ approval, an official order is issued by the NFDB.
- In step 4, the concerned EE contacts the concerned NLE.
- In step 5, NLE evaluates the proposal.
- In step 6, the loan amount is sanctioned for approved proposals by NLE.
- In step 7, the loan amount is disbursed.

Steps 1 to 2 can be clubbed as scrutiny, step 3 as administrative and technical approvals, and steps 5 - 7 as financial approval.

The time taken for various approval stages under the scheme varied considerably. Scrutiny progresses faster, with most cases completed within a month (median 30 days), though a few outliers extend up to 1006 days. Administrative approval is typically prompt, with a median of 4.5 days, suggesting that once proposals pass scrutiny, they are processed quickly at this stage (

Table 11;

Figure 8). In contrast, financial approval takes the longest, with a median of 265 days and a maximum of 1233 days, indicating significant delays and possible procedural bottlenecks in fund sanctioning and disbursement.

Table 11. Descriptive statistics of days required for administrative and financial approval

Days	Scrutiny	Administrative approval	Financial approval
Maximum	1006	261	1233
Median	30	4.5	265
Minimum	1	1	1

The majority of scrutiny cases are completed within 100 days, whereas financial approvals frequently exceed 200 days, with a few extending beyond 1000 days. Administrative approvals are tightly clustered within shorter durations, reflecting efficiency at that stage. Overall, the figure emphasizes that financial approval is the major time-consuming step, contributing most to the overall delay in the approval process.

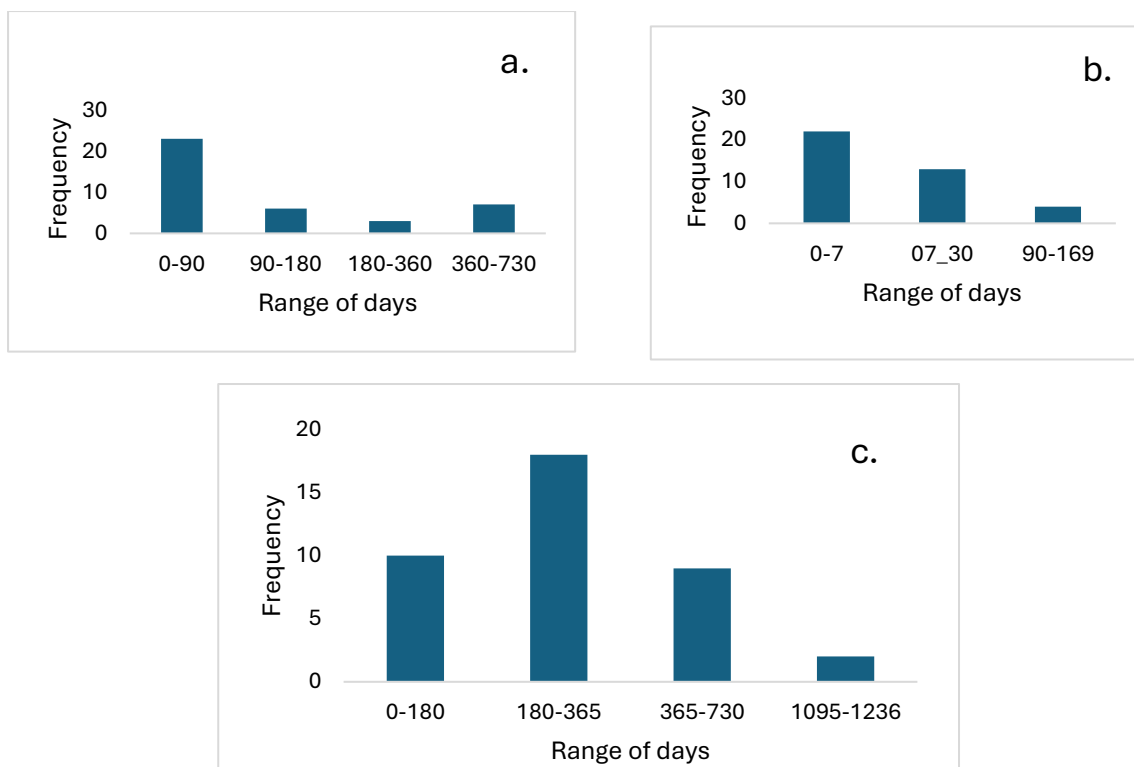


Figure 8. Number of days required for (a) Scrutiny, (b) Administration approval, and (c) Financial approval

3.7.2. Communication Strategy

The NFDB adopted a comprehensive communication strategy to enhance visibility and stakeholder engagement for the FIDF scheme, employing multiple outreach channels and platforms to ensure widespread awareness and participation (

Table 12). To create awareness on the FIDF scheme, NFDB used a multi-pronged strategy combining:

- Dedicated website (<https://www.fidf.in/>),
- NFDB portal (<https://nfdb.gov.in/welcome/FIDF>),
- Social media (Facebook, Twitter, YouTube, Instagram, LinkedIn) (Table 3.9),
- Letters to the state/UT Governments,
- National Video conferencing
- Regional Consultations,
- Stakeholder consultations,
- Newspaper advertisements, and
- Meeting with Bankers

Table 12. Status of Social Media Performance of NFDB

Electronic media	Follower/Visitor/ Subscribers	Average post views/likes
Dedicated website (https://www.fidf.in/),	4638	NA
NFDB portal (https://nfdb.gov.in/welcome/FIDF)	1729548	NA
Facebook	14000	33 - 40
Twitter	13211	54-55
NATIONAL FISHERIES DEVELOPMENT BOARD (@nfdbindia) / X		
YouTube	3519	712
NFDB India - YouTube		
Instagram	2881	35-40
NFDB (@nfdbindia) • Instagram photos and videos		

Based on the available figures, the NFDB’s online presence shows moderate reach across platforms. The NFDB portal records about 1.7 million visitors, while its official social media accounts-including Facebook (14,000 followers), Twitter/X (13,211), YouTube (3,519), and Instagram (2,881)-indicate a modest but steady audience base. Average engagement per post remains low, ranging from 35 to 55 likes, though YouTube videos achieve comparatively higher visibility, with around 712 views per upload. These figures suggest that while NFDB has established a broad digital footprint, there is significant scope to enhance engagement through more frequent posting, interactive responses, and visually compelling FIDF-related content featuring sectoral champions and success stories.

The NFDB website and Twitter (X) account emerge as the most effective digital platforms for promoting the FIDF. The NFDB portal records over 1.7 million visitors, while the official Twitter handle has more than 13,000 followers, averaging 54–55 likes per post. In addition, YouTube presents a valuable opportunity for outreach, with an average of 712 views per video (Table 12Error! Reference source not found.). This platform could be effectively used to showcase short videos featuring Sectoral Champions-including award-winning fishers, fish farmers, and entrepreneurs, who can share their success stories supported by FIDF initiatives.

On the social media front, NFDB can explore developing a more engaging social media policy, to have a more engaging interaction with the followers, developing SEOs and giving targeted advertisements (promotions) on Facebook, Google, etc.

Advertisement in Print Media

The frequency of advertisements in print media in National and Regional Dailies by *NFDB* is very less. Though a sustained advertisement campaign in print media is expensive, a once-in-a-while advertisement does not serve the intended purpose of awareness creation. It is highly uncertain that the targeted groups read newspapers (assuming the newspaper advertisement was for informing private EEs), the particular publisher, the specific edition carrying the advertisements and the particular day.

Physical meetings

NFDB organized a range of regional and group-specific meetings, including interactions with fish farmers. These gatherings proved effective for spreading awareness through direct, participatory discussions. Nonetheless, arranging such physical meetings requires considerable time and financial resources. Using video conferencing can serve as an efficient alternative.

The focus of in-person meetings should be on connecting with influential stakeholders who can act as catalysts for wider outreach, such as professional organizations, research institutions, trade unions, and district-level fisheries officials, since their involvement can generate stronger community-level communication than formal high-level events. Including successful fisheries practitioners or “champions” in these sessions can further enhance credibility and inspire greater confidence among participants.

3.8. Insights from Central Approval and Monitoring Committee (CAMC) Meetings 17–27

The Central Approval and Monitoring Committee (CAMC), chaired by the Joint Secretary (Inland Fisheries), Department of Fisheries, rigorously scrutinises proposals from state governments and private entrepreneurs. This review synthesises key patterns, persistent challenges, and strategic directions emerging from CAMC meetings 17–27 (June 2024–July 2025).

1. Investment Patterns and Geographical Spread: FIDF investments remain concentrated in coastal and aquaculture-intensive states, with Maharashtra emerging as the most active beneficiary due to strong private-sector participation.

Table 13. Investment Patterns and Geographical Spread

State	Applicant Type	Number of Projects Approved	Total Cost (₹ Lakh)	Dominant Themes
Maharashtra	Mostly Private	22	20,139	Processing, feed mills, RAS, cage culture, vessels
Andhra Pradesh	Private	3	8,720	Shrimp hatchery & processing
Odisha	Government	7	8,469	Landing centres & hygienic markets
Uttar Pradesh	Private	1	7,500	Large fish-feed mill

State	Applicant Type	Number of Projects Approved	Total Cost (₹ Lakh)	Dominant Themes
Tamil Nadu	Private	2	5,982	Shrimp seed production & desalination
Kerala	Private	3	5,152	Fishmeal plant, bio-floc, vessels
Uttarakhand	Government	1	17,000	Trout fisheries development
Others (Goa, Jharkhand, etc.)	Mixed	—	<1,000 each	Niche projects

Key observation: Inland and hilly states continue to exhibit limited participation, underscoring persistent capacity constraints in proposal preparation and coordination.

2. Thematic Priorities: CAMC approvals reflect a clear strategic tilt towards value-chain integration and technology adoption.

Table 14. Thematic priorities of CAMC approvals

Theme	Share of Approved Cost (%)	Representative Projects
Processing & Cold Chain	~35%	Greenfield shrimp processing (₹79–28 crore range)
Feed Mills & Nutrition Hubs	~25%	ABIS Exports (₹75 crore), Goenka Proteins
Modern Aquaculture (RAS, Bio-floc, Cage)	~15%	Nikita Kulkarni RAS, Atharva cage culture
Hatcheries & Seed Production	~12%	Golden Marine Harvest (₹59 crore)
Deep-Sea Vessels & Gear	~8%	Multiple Maharashtra & Kerala vessels
Public Infrastructure	~30% (mostly large single projects)	Odisha landing centres, Uttarakhand trout scheme

3. Persistent Operational and Institutional Challenges: Despite robust scrutiny, several recurring bottlenecks continue to impair efficiency and equity.

Table 15. Thematic priorities of CAMC approvals

Issue	Frequency	Root Cause	Impact Observed	Illustrative Example (Meeting)
State quota exhaustion	High	Rigid 10% cap on government projects	Rejection of viable Tamil Nadu proposals (training centre, hostel, laboratory)	17th & 24th CAMC
Failure to secure state permissions	Very High	Applicants bypass local clearances	Conditional approval/deferral of cage culture & reservoir projects	Karanjwan Dam (22nd), Kandavan Dam (25th)
Incomplete technical documentation	High	Weak DPR preparation capacity	Repeated deferral/rejection (collagen unit rejected twice)	SSH Brothers LLP (25th & 26th)
Loan disbursement blockage	Critical	Technical/implementation issues post-sanction	₹715.54 crore sanctioned for Maharashtra undisbursed	18th CAMC
Cost escalation due to delays	Medium	Banking & administrative delays	₹16.67 lakh additional cost borne by the applicant	Shalom Enterprise (2-year delay, 22nd)
Applicant absence	Medium	Poor follow-up	Projects dropped entirely (₹2.1 crore vessel lost)	Pushpa N (22nd & 23rd)
Post-sanction withdrawal	Medium	State policy/funding shifts	9 West Bengal projects surrendered after NABARD sanction	21st CAMC

4. Coordination and Transaction-Cost Hotspots: The CAMC process reveals significant friction at three interfaces:

Table 16. Coordination and transaction-cost hotspots

Interface	Key Friction Points	Estimated Transaction Cost Impact
Applicant ↔ State Departments	Missing reservoir permissions, pollution certificates	Repeated conditional approvals; indefinite delays
NFDB/NABARD ↔ Banks	Slow financial closure, technical disbursement blocks	₹715+ crore frozen; cost escalation for applicants
CAMC ↔ Applicants	Multiple revision cycles, mandatory site visits	Staff time, travel, and repeated agenda allocation

5. Strategic Directives Emerging from CAMC

1. Shift towards private-sector primacy: New government projects restricted to 10% of remaining funds.
2. Enhanced outreach: NFDB directed to conduct state-level workshops targeting small entrepreneurs and inland regions.
3. Outcome monitoring: Tamil Nadu requested to submit socio-economic impact reports on completed projects.
4. Sustainability mandate: Mandatory integration of solar, waste-management, and IoT components in public projects; strict prohibition on antibiotics and harmful discharges.

Conclusion

The FIDF, through rigorous CAMC oversight, has successfully catalysed high-value private investment in processing, feed, and modern aquaculture while supporting foundational public infrastructure in select states. However, structural rigidities (state quotas), persistent coordination failures (local clearances), and weak proposal readiness continue to erode efficiency and geographical equity.

To realise the scheme's remaining potential before final closure, immediate interventions are required: (i) flexible reallocation of unutilised state quotas, (ii) mandatory pre-scrutiny clearance checklists, (iii) dedicated technical assistance cells in low-participation states, and (iv) streamlined banking disbursement protocols. These measures would substantially reduce transaction costs, accelerate project execution, and ensure more balanced sectoral transformation.

3.9. Observations

- **Rebalancing the Portfolio with State-Wise Floors and Inland Windows:** The fisheries infrastructure fund currently shows significant geographic concentration, with 89% of total costs allocated to high-performing coastal states. Inland and hilly frontier regions in Groups 3–4, including states such as Madhya Pradesh, Chhattisgarh, and Bihar, receive minimal funding despite showing strong output growth. To address this regional imbalance, the Department of Fisheries and NFDB should establish annual minimum allocation requirements for Group 3–4 states, setting a combined floor of at least 20% of total sanctioned costs. A dedicated "Reservoir & Inland

Infrastructure" window should be created with reserved quarterly slots in the Committee for Approval and Monitoring of Costs for inland proposals.

Implementation would require formal notification of state-wise floors and deployment of a technical support cell to assist inland states in preparing detailed project reports. Six regional workshops should be conducted in coordination with banks and NABARD to build capacity among potential beneficiaries. Performance would be measured through the share of sanctioned costs allocated to Groups 3–4, the number of inland and reservoir projects reaching CAMC, and geographic spread as indicated by the number of states securing at least one sanction.

- **Building Pipeline Before Portal: Standard Templates and Pre-Screening:** The current system operates on a “passive intake model,” resulting in variable proposal quality and irregular submission patterns, along with a significant number of non-starter and delayed projects. Transitioning to a “proactive pipeline development approach” would reduce project slippage and cancellations. NFDB and the Central Institute of Coastal Engineering for Fishery (CICEF) should develop and publish ten standardized project report templates covering harbours, fish landing centres, seed farms, cage culture facilities, processing units, ice and cold storage infrastructure, training centres, innovation projects, hatcheries, and deep-sea infrastructure. These templates would be supported by a two-week virtual pre-screening process using NFDB and CICEF checklists before proposals are submitted to CAMC. Publishing common rejection reasons and reference examples would help states improve submission quality. Progress would be tracked through CAMC approval rates, average processing time from submission to committee review, cancellation rates for non-starter projects, and the percentage of first-time-right proposals.
- **Addressing Seed, Brood, Hatchery, and Biosecurity Infrastructure:** Current funding patterns show inadequate allocation to foundational biological infrastructure. Despite inland aquaculture growth being dependent on seed supply, brood banks and hatcheries receive disproportionately low funding, creating risks to production sustainability and disease management. At least 15% of annual costs should be allocated to a dedicated "Seed & Biosecurity" funding track covering brood banks, hatcheries, diagnostic facilities, and quarantine infrastructure. Each harbour or fish landing centre sanction should be accompanied by corresponding upstream seed and biosecurity capacity development in the same state. States should be required to submit seed development plans detailing species-wise supply gaps, standard operating procedures, and specific pathogen-free or specific pathogen-resistant certification standards. Proposals incorporating accredited biosecurity measures could receive an additional interest subvention of 0.5 per cent. A list of empanelled hatchery and diagnostic service providers should be maintained to ensure quality standards. The Department of Fisheries and NFDB, in coordination with ICAR institutes and state fisheries departments, would monitor seed deficit reduction by species, diagnostic turnaround times, the number of certified hatcheries added, and disease incidence data.
- **Linking Innovation Projects to Productivity Outcomes:** Innovation projects currently account for approximately 25% of funding, with significant concentration in Maharashtra, but outcomes remain dispersed without clear productivity metrics or applicability to inland contexts. Innovation projects should be required to demonstrate measurable improvements in throughput and quality, including reductions in losses, increased energy efficiency, and improved traceability. A Challenge Fund targeting inland applications would address these specific regional requirements.

Projects would specify outcome targets in advance, such as a 10% reduction in post-harvest losses, a 15% increase in capacity utilization, or a 20% improvement in cold-chain uptime. Fund releases would be linked to verified achievement of these performance indicators. Annual Challenge calls would invite proposals for reservoir cage logistics, low-cost aeration systems, pond liners, feed efficiency improvements, and community ice-making facilities. Priority would be given to projects led by women, self-help groups, and cooperatives with demonstrated market linkages. The innovation desk at NFDB, in coordination with NABARD and state co-financing mechanisms, would track cost per ton handled or produced, post-harvest loss percentages, energy consumption per ton, and the number of verified implementations beyond the pilot stage.

- **Strengthening Execution Standards: Milestones, Incentives, and Exit Protocols:** Current completion rates stand at 32%, with a significant number of projects yet to commence and notable instances of dropped or cancelled initiatives. Completion rates vary across states, with Tamil Nadu accounting for a disproportionate share of completed projects. All projects should follow milestone-based disbursement schedules with defined protocols for non-performing projects. A standard milestone framework should cover land acquisition and title verification, tendering, contract award, physical progress at 30%, 60%, and 90% completion, and final commissioning.

4. Benchmarking & learning from similar schemes

4.1. Purpose of Benchmarking

In the area of Agriculture and Rural Development, many schemes are being implemented in the Country. We can benchmark the current scheme of FIDF against similar schemes. The purpose of benchmarking is to understand how a comparable problem is handled in other schemes; how the scope is defined, and what design innovations were put into use.

However, while benchmarking, we should keep in mind that every sector has its own specific characteristics and field-level realities. Good practices of a scheme for a particular sector may not fully applicable to the other sectors. Therefore, in this chapter, care is taken to confine to well-defined issues in different schemes, where there is a possibility of cross-learning and cross-fertilization.

4.2. Description of the schemes considered for benchmarking.

4.2.1. National Agriculture Infra Fund (AIF) - a financing Facility

Description

The Agri Infra Fund (AIF) scheme is a Central Sector Scheme providing medium- to long-term debt financing for post-harvest management infrastructure in India. A financing facility of Rupees one lakh crore “Agri Infrastructure Fund” is being provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies (PACs), Farmers' Producer Organizations (FPOs), Agriculture entrepreneurs, Start-ups, etc.). The impetus for the development of farm gate & aggregation point is affordability and financial viability of the Post-Harvest Management infrastructure. Subsequently, in the budget announcement on 01.02.2021, it was decided to extend the benefit of the scheme to APMCs.

Main features of the scheme

1. The operation period of the scheme is 2020-21 to 2032-33. Loan disbursement under the scheme will be completed in 06 years (2025-26).
2. Size of the financing facility is ₹ 1 lakh crore.
3. Credit Guarantee for loans is up to ₹ 2.00 crore.
4. Cap on lending rate, so that the benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
5. Interest subvention of 3% p.a. is limited to ₹ 2.00 crores per project in one location, though loan amount can be higher. Interest subvention will be available for a maximum period of 7 years.
6. The moratorium for repayment under this financing facility may vary subject to a minimum of 6 months and a maximum of 02 years.
7. Need-based refinance support will be made available by NABARD to all eligible lending entities, including cooperative banks and RRBs, as per its policy.

8. For a private sector entity, such as a farmer, agri-entrepreneur, or start-up, there will be a limit of a maximum of 25 such projects. This limit does not apply to state agencies, national and state federations of cooperatives, federations of FPOs, or the federation of SHGs.
9. Multiple lending institutions include Commercial Banks, Cooperative Banks, RRBs, Small Finance Banks, NCDC, NBFCs, etc.
10. Government, cooperatives, and private are the EEs.
11. Any grant or subsidy available under any present or future scheme of the Central/State government can be availed for projects under this financing facility.
12. Sector-specific focus: 24% of total grants-in-aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society who may be provided the loan on a priority basis to ensure that the benefits of implementation are inclusive and accrued to the intended beneficiaries, following Government guidelines and policies.
13. Tentative State-wise allocation of financing facility has been worked out based on the ratio of the total value of the output of the Agriculture and Allied sectors of States/UTs.

As of 31 August 2025, AIF has facilitated the sanction of ₹71,650 crore across 1, 23,397 projects (Table 17). These encompass a wide spectrum of beneficiaries, ranging from farmers and agri-entrepreneurs to PACS, start-ups, FPOs, and SHGs and have collectively mobilized an impressive ₹1,15,097 crore in agricultural investment.

AIF Progress as of **31 August 2025** is given below.

Table 17. Key Scheme Performance Indicators at a Glance

Applications received (Nos)	2,33,870
Investment Mobilized	₹ 1,15,097 Cr
Loan Applied	₹1,43,890 Cr
Amount Sanctioned	₹71,650 Cr
Projects Sanctioned (Nos)	1,23,397
Amount Disbursed	₹ 49,352 Cr

(Source: AIF Bulletin Vol. 2 (5) August 2025)

On the transparency and monitoring front, the scheme has made commendable progress in geo-tagging of projects.

Good practices:

- Beneficiaries will be selected by participating NLEs.
- Farmers' Welfare Programme Implementation Society under DACFW will provide PMU support to the scheme at the central level and state PMUs of PM KISAN at the state level.

- Services of knowledge partners will be engaged to identify clusters, including export clusters and gaps in supply chains, to target projects and prepare viable project reports to support the beneficiaries.
- Project reports with indicative unit costs will be prepared by Central and State PMUs for the guidance of beneficiaries and lending entities. Such project reports shall be available on the online platform.
- The Loan Application Video could be seen at the link given below²

The leaning points for FIDF are Selection of beneficiary, Cluster approach, Fixation of unit costs and effective monitoring mechanism, **NABSanrakshan Trustee Private Ltd. (Nabsanrakshan)** established in Nov. 2020 as a wholly owned subsidiary of NABARD, is managing various credit guarantee funds. Till March 2025, it was administering two flagship credit guarantee fund trust programmes, namely Credit Guarantee Trust Fund for FPOs (FPO Trust) and the Credit Guarantee Trust Fund for Animal Husbandry and Dairying (AHD Trust). The AHIDF has been extended up to 2025-26. Further, credit guarantee for Fisheries & Aquaculture and four Eligible Lending Institutions (ELIs) have been on-boarded under AHD Trust.

4.2.2. Animal Husbandry Infrastructure Development Fund (AHIDF)

Description

Under the Atmanirbhar Bharat Abhiyan, the Ministry of Fisheries, Animal Husbandry and Dairying, Government of India, has established the Animal Husbandry Infrastructure Development Fund (AHIDF) for incentivising investments (Figure 9). It has been designed to encourage investments from private businesses, MSMEs, Farmer Producers Organizations (FPOs) and Section 8 companies to establish:

- Dairy processing and value-addition infrastructure,
- Meat processing and value addition infrastructure,
- Animal Feed Plant,
- Breed Improvement Technology and Breed Multiplication Farm,
- Animal Waste to Wealth Management (Agri Waste Management),
- Setting up of Veterinary Vaccine and Drugs Manufacturing facilities.

The eligible entities are:

- a. Farmer Producer Organization (FPO)
- b. Private companies
- c. Individual entrepreneurs
- d. Section 8 Companies
- e. Micro, Small, and Medium Enterprises

Main features

1. The project under the AHIDF shall be eligible for a loan of up to 90% of the estimated/actual project cost from any Scheduled Bank, NCDC, based on the submission of viable projects by eligible beneficiaries.

² https://agriinfra.dac.gov.in/Content/Video/Agri_pro_English_6.mp4

2. The beneficiary contribution in the case of Micro and Small units is 10% while in the case of Medium Enterprises, it could be up to 15%. The beneficiary contribution in other categories of enterprises is 25% or more.
3. Submission of prior proposals: Eligible proposals, which have been sanctioned by the banks, but the entities that could not submit the proposal on the portal shall be allowed to avail benefits under the Scheme, which have received sanction for term loan by the banks/lending institutions before or after the date of notification of scheme guidelines, and the provided project has not commercially operationalized prior to the date of notification of scheme. However, the calculation of the interest subvention shall be on the interest amount accrued after the date of notification of the scheme, i.e., 24.06.2020, or the loan sanction date, whichever is later.
4. Cap on lending rate: The rate of interest has to be fixed by scheduled banks or NCDC as per their existing system of interest rate calculation, as per the RBI guidelines. However, the rate of interest should not exceed 200 basis points plus an External Benchmark Based Lending Rate (EBLR) or equivalent rates for the Eligible Entities whose project costs fall within MSME-defined ceilings. The Rate of interest to be fixed by scheduled banks/lending institutions, such as NCDC, for other projects could be based on the commercial interest rate of Banks.
5. Interest subvention: 3% for all Eligible Entities.
6. Credit Guarantee: The credit guarantee will be provided only for those projects which are viable and are covered under MSME-defined ceilings, and the guaranteed coverage would be up to 25% of the credit facility available to the borrower. Eligible units may also avail of credit guarantee cover under the CGTMSE scheme for a loan amount up to ₹ 2.00 crore with a guaranteed cover of a maximum extent of 85% of the loan amount.
7. Repayment: The Maximum repayment Period is 8 years, inclusive of a moratorium of 2 years on the principal amount.
8. Dovetailing of Projects: The EEs may dovetail assistance available under various other similar schemes of the Central and State Governments. While dovetailing such assistance, it will be ensured that there is no duplication of assistance for the same component/activity of the project, i.e., the eligible entity can not avail the benefit of interest subvention under any scheme of the Central/State Government.
9. Preparation of DPR: The State Animal Husbandry Department to handhold such EEs to prepare the projects when requested by them, including facilitating the necessary clearances through Single Window System. The EE, if required, also consults the list of Handholding agencies available in the chief.udyamimitra.in managed by the Small Industries Development Bank of India (SIDBI).
10. Approval process: clearance by the bank followed by administrative clearance by the responsible committee.

Credit Guarantee Fund Trust for Animal Husbandry and Dairying of ₹ 750 crore (₹ Seven Hundred and Fifty Crore) has been established with the Government of India as the Settlor and NABSanrakshan (a subsidiary of NABARD) as the Trustee for providing Credit Guarantees to Scheduled Banks assisted under AHIDF. The Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD) has been launched for this purpose.

By leveraging this credit guarantee mechanism, the AHD Trust aims to mitigate financial risks, thereby fostering a robust sustainable ecosystem for MSMEs in the agriculture and animal husbandry sectors. This strategic endeavour is set to revolutionize the sector, driving significant advancements in productivity, innovation, and economic resilience. Cumulatively, as on 31 March 2025, 06 guarantees have been issued covering ₹ 113.60 crore in loans (NABARD Annual Report 2024-25).

Credit Guarantee Scheme for Fisheries and Aquaculture

The Department of Fisheries, Gol, has approved the Credit Guarantee Scheme for loans sanctioned under FIDF, following its extension of the scheme for a period of 3 years from 01.04.2023 to 31.03.2026. This scheme will be managed through the existing Credit Guarantee Fund Trust for Animal Husbandry Infrastructure & Dairying (AHD Trust) under the Infrastructure Development Fund (IDF) of DAHD, Government of India.

The new Credit Guarantee Scheme for FIDF loans, implemented through the AHD Trust, is currently being managed by NABSarakshan Trustee Private Limited, a wholly owned subsidiary of NABARD. Under this the maximum credit guarantee cover is limited to 25% of the credit facility with a maximum ceiling of ₹ 12.50 crore. In case of default, the claim shall be 25% of the amount in default, subject to the maximum cover indicated above. This motivates the lending institutions to extend credit facilities to fishers and aquaculturists.

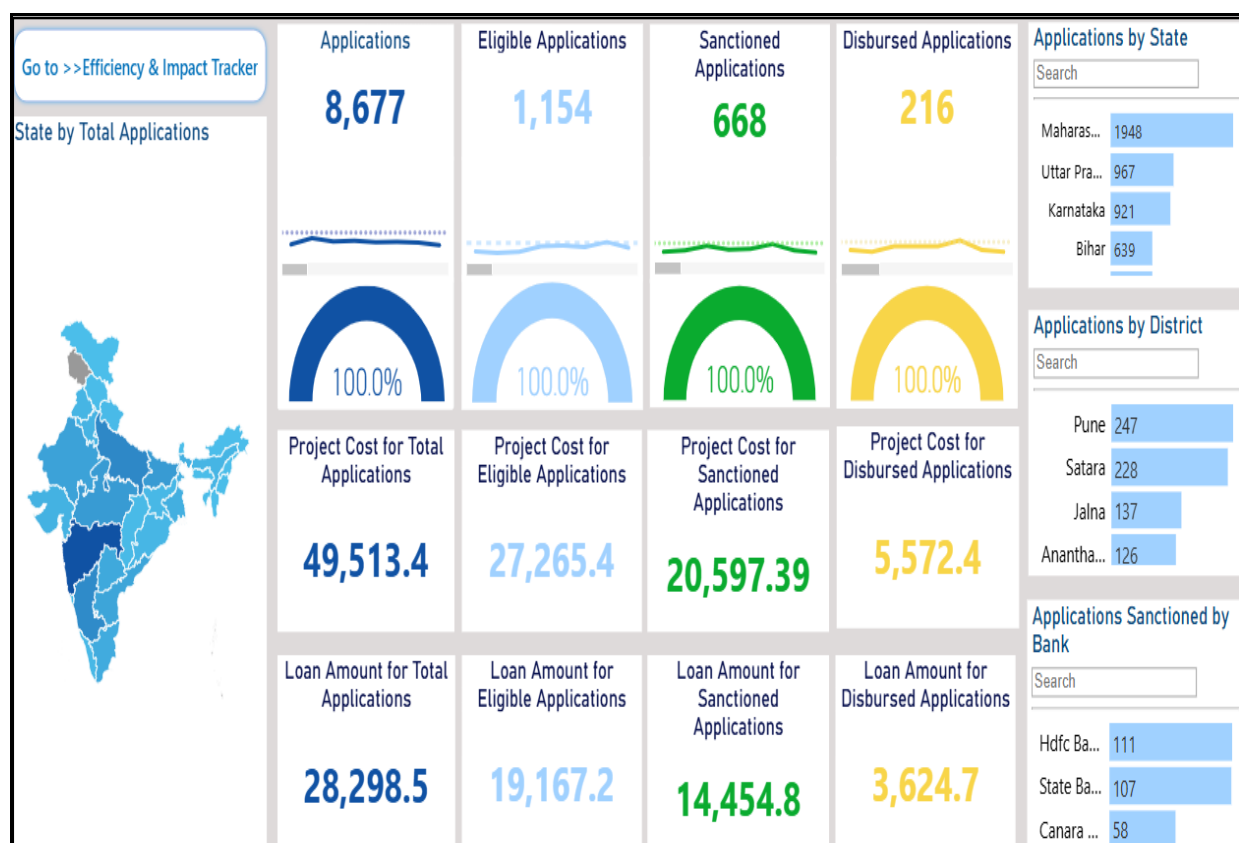


Figure 9. AHDIF Application and Disbursement Performance (Source: Webpage of AHIDF)

Credit Guarantee Scheme for Farmers Producer Organisations Financing (CGSFPO)

Recognizing the importance of FPOs in the agricultural landscape, the Ministry of Agriculture and Farmers' Welfare (MoA&FW), Government of India (GoI) has launched a Central Sector Scheme "Formation and Promotion of 10,000 FPOs". Under this Scheme, a Credit Guarantee Fund for FPOs with a corpus of ₹ 1,000 crore with equal contribution from GoI and NABARD has been set up with GoI as the Settlor and NAB Sanrakshan as the Trustee. The Credit Guarantee Scheme for FPO Financing has been operationalized for the purpose.

During 2024-25, 97 ELIs were onboarded and cumulatively as of 31 March 2025, 3054 credit guarantees have been issued covering loans amounting to ₹ 666.70 crore, benefiting 2259 FPOs with 21.80 lakh farmers. (NABARD Annual Report 2024-25).

Good practices

- Model DPRs available on the dedicated website.
- Explanatory video
- List of consultants for preparation of DPR

The learning points are effective use of the webpage, Awareness creation by using videos, and empanelment of consultants.

Table 18. Comparative analysis of Different Infra Development Funds

Criteria	FIDF	AIF	AHIDF	Comments
Fund size (in ₹ crore)	7,522	100,000	15,000	Considering the field-level cost for fisheries infrastructure, the fund size should be increased
Duration in years	5	10		The infrastructure gap should be analysed to estimate real demand, identify pain points, and execute strategically.
Target	Govt & private	Govt & private	Private	A more focused approach would be useful to avoid underutilisation of funds
Interest subvention	3%	3%	3%	Fisheries being riskier, a larger incentive is required
Cap on interest rate charged by NLEs	Lower cap	Upper cap	Upper cap	Under FIDF, an upper cap may be fixed based on field-level feedback
Credit guarantee	Yes	Yes	Yes	Awareness creation on credit guarantee scheme is required

Criteria	FIDF	AIF	AHIDF	Comments
Selection	By Dept. Committee	By bank approval by the Departmental Committee	By bank approval by the Departmental Committee	Though prior approval by the bank is good, NFDB's experience was different. Both processes have their pros and cons.
Repayment (Years)	12	7	8	This is the advantage for FIDF beneficiaries, ensuring timely repayment.
Provisions for marginal sections	No	Yes	Yes	Under FIDF specific provisions are yet to be made

Other good practices that can be considered in FIDF

- Dovetailing of Projects (AHIDF)
- Sector and state-specific focus (AIF)
- Convergence (AIF)
- Limits on the number of projects, especially in view of having an upper cap.
- Engaging knowledge partners for the preparation of the DPR
- Mid-term evaluation
- Making available the model DPR and consultant list on dedicated website
- Explanatory video.

4.3. Comparative impact of the different IDF schemes

Impacts of FIDF, AIF and AHIDF show that there is scope for improvement in FIDF, and suitable modifications in the scheme could help it further. Moreover, AHIDF is limited to private EEs, where the impact of FIDF is still limited (Table 18; Table 19). Therefore, provisions given in the other scheme should be considered in the FIDF to address the following issues:

- Problem of collaterals
- Ease of approval of proposals
- Focused investment
- Mainstreaming the marginal section in the scheme.

Table 19. Comparison of the Loan Menu available to Beneficiaries

Scheme	Primary Objective	Beneficiaries	Maximum Loan	Minimum Loan	Guarantee Cover (% of default)
RIDF (NABARD)	Rural public infrastructure	State governments /institutions.	No specific limit for MSMEs.	No specific minimum	Not applicable.

Scheme	Primary Objective	Beneficiaries	Maximum Loan	Minimum Loan	Guarantee Cover (% of default)
				for MSMEs.	
FIDF	Fisheries/aquaculture infrastructure.	States, entrepreneurs, individuals.	Up to 80% of the project cost (loan up to ₹50 crore covered by a guarantee).	Not specified.	Up to 25% (maximum ₹12.50 crore cover) for loans up to ₹50 crore.
CGTMSE	Collateral-free credit for MSEs.	Micro and small enterprises.	Up to ₹10 crore (guarantee cover).	None specified.	85% (Micro up to ₹5 lakh), 80% (women, NER up to ₹50 lakh), 75% (others).
MCGS-MSME	Modernization of manufacturing MSMEs.	Manufacturing MSMEs.	Up to ₹100 crore (guarantee cover).	None specified.	60%.
Stand-Up India	Greenfield projects for SC/ST and women entrepreneurs.	SC/ST and women entrepreneurs.	₹1 crore (loan).	₹10 lakh (loan).	80% (up to ₹50 lakh), 50% (₹50 lakh–₹1 crore).

4.4. Positioning FIDF within the State-Level Scheme Landscape

A review of major fisheries-producing states' schemes (Table 16) shows that the policy environment in which the FIDF operates is already populated with numerous state-specific programmes offering capital support for similar infrastructure. These schemes, implemented by Andhra Pradesh, West Bengal, Gujarat, Kerala, Tamil Nadu, Odisha, Karnataka, Maharashtra and Telangana, predominantly follow a grant- or subsidy-based format, with support levels ranging from 25 per cent to 100 per cent of unit cost. These programmes cover almost the full spectrum of activities eligible under FIDF, including hatcheries, feed mills, ponds, cage/pen culture, seed farms, ice plants, cold storages, processing units, deep-sea vessels, and landing-site infrastructure.

Across states, three broad patterns emerge.

First, the dominant instrument at the state level is the grant, not credit. Most programmes offer 40–75 per cent support for individual units, rising to 80–100 per cent for SC/ST beneficiaries, women, cooperatives, or tribal groups. Several states also structure special windows for cyclone-affected districts or tribal belts. This creates a strong preference for subsidy-linked programmes that require minimal financial exposure from beneficiaries. In contrast, FIDF is a credit-linked scheme with long-term repayment obligations, making it less attractive to smaller farmers, cooperatives, and first-time entrepreneurs even when interest subvention is offered.

Second, there is substantial overlap in coverage. State schemes finance hatcheries (West Bengal, Kerala, Telangana, Andhra Pradesh), biofloc and intensive aquaculture units (Odisha, Telangana, Karnataka), cold chain and processing infrastructure (Tamil Nadu, Gujarat, Maharashtra), and landing-site amenities (Gujarat, Karnataka, Maharashtra). Several of these activities are also supported under FIDF, often with similar unit definitions but without the grant component. This results in an uneven competitive landscape where beneficiaries choose the scheme with the lowest upfront cost rather than the one that ensures long-term bankability.

Third, state schemes tend to be broad-based and geographically inclusive, ensuring presence in multiple districts across inland and coastal belts. FIDF, however, shows high concentration in a few major states due to the credit-linked design and the technical capacity required to prepare detailed project reports. While state schemes emphasise distributional equity, FIDF tends to finance large civil-works projects such as harbours and landing centres where proposal development is led by state governments or larger entities. As a result, inland and emerging states—though covered strongly by state-level grant programmes—have limited presence in the FIDF pipeline.

The implications for benchmarking are clear. FIDF operates in a crowded financing environment, where states already cover a wide range of infrastructure components with grants. The absence of a comparable loan-based model at the state level means that FIDF competes directly with schemes that impose little or no repayment burden on the beneficiary. While this strengthens the overall ecosystem of fisheries support, it also reduces the relative attractiveness of FIDF unless the scheme offers clearer financial advantages or specialises in areas not typically covered by state budgets—such as large harbours, integrated cold chains, technology demonstration units, and innovation-led infrastructure.

In summary, benchmarking shows that FIDF is conceptually aligned with state priorities but operates under a fundamentally different financial logic. Its long-term utility therefore lies in complementing state grants rather than competing with them, by filling capital gaps in large, capital-intensive and commercially viable segments where grants are insufficient or inappropriate.

Positioning FIDF in a Crowded Market: State-Wise List of Fisheries and Aquaculture Schemes in Major Indian States

Based on official government sources and department websites, below is an indicative list of state-specific schemes from major fish-producing states (Andhra Pradesh, West Bengal, Gujarat, Kerala, Tamil Nadu, Odisha, Karnataka, Maharashtra, and Telangana).

These schemes also focus on infrastructure development in the fisheries sector. Schemes are primarily grants or subsidies, with details on type, coverage, offerings, and eligibility where available. Many states integrate these under broader policies like fisheries development plans.

State	Scheme Name	Type	Coverage/ Activities Supported	Offerings/ Funding Details	Eligibility
Andhra Pradesh	AP Fisheries Policy 2015 (Incentives and Subsidies for Aquaculture Infrastructure)	Subsidy/ Grant	Hatcheries, feed mills, processing plants, ice plants, cold storages; supports establishment and modernization for marine/inland aquaculture.	Up to 25-50% subsidy on unit costs for infrastructure setup; total policy outlay includes ₹500 crore for aqua hub development.	Licensed fish farmers, cooperatives, and aqua entrepreneurs in coastal districts; priority for SC/ST/women .
West Bengal	Beneficiary Oriented Schemes (under Bangya Matsya Yojana)	Grant	Hatcheries (freshwater finfish/ scampi, brackish shellfish/finfish, rearing/grow-out ponds, biofloc ponds, cold chain integration via inputs; covers FIDF-like activities excluding harbors.	40% grant (general), 60% (SC/ST/women); e.g., ₹10-15 lakh for hatcheries (unit cost ₹25-50 lakh), ₹2.8-4.2 lakh/ha for ponds (unit cost ₹7 lakh/ha).	Individual farmers, SHGs, cooperatives; land ownership proof required.
West Bengal	Swarna Matsya Yojana	Grant	Shrimp/mullet polyculture ponds, crab fattening units;	Rs. 75,000-82,000 per unit (1 bigha); total ₹1,683	Cyclone-affected brackish water farmers

State	Scheme Name	Type	Coverage/ Activities Supported	Offerings/ Funding Details	Eligibility
			includes aerators, seeds, and post-harvest inputs like lime/probiotics for processing readiness.	lakh administrative approval.	in Purba Medinipur, North/South 24 Parganas.
Gujarat	Fisheries Infrastructure Development Package (2025 Budget)	Grant/ Subsidy	Fish landing centers (104 sites), blast freezer cold rooms, processing units for by-products, cage culture in brackish/tribal areas.	Rs. 1,622 crore total; ₹360 crore for landing centers, Rs. 50 crore each for cold rooms and cage culture inputs.	Fishermen cooperatives, tribal beneficiaries; 75-100% subsidy for tribal areas.
Gujarat	Fish Farming and Cage Culture Scheme	Grant	Cage culture units in reservoirs, inland saline/alkaline ponds; includes nets and feed for hatchery-linked production.	50-75% grant on unit costs (up to ₹5-10 lakh/unit); focuses on tribal FRA beneficiaries.	Tribal fishers, dam-affected families, women SHGs in tribal districts.
Kerala	Integrated Inland Fish Production Scheme	Grant	Hatcheries, seed farms, scampi/fish farming ponds, Matysasamrudhi project for integrated infrastructure.	Rs. 50 crore outlay; 50% state grant for setup (e.g., ₹10-20 lakh/hatchery); includes backward linkages like feed supply.	Inland fish farmers, cooperatives; ponds >1 ha preferred.
Kerala	Coastal Infrastructure	Grant	Artificial reefs, deep-sea fishing infrastructure, processing/valu	Rs. 30 crore for fresh fish sale infrastructure;	Coastal fisher communities,

State	Scheme Name	Type	Coverage/ Activities Supported	Offerings/ Funding Details	Eligibility
	Development Projects		e-added units, drinking water/ sanitation at landing sites.	100% grant for reefs (Rs. 5-10 lakh/site).	Matsyafed cooperatives.
Tamil Nadu	Fish Processing Parks Initiative	Grant	Processing plants, cold storages, ice plants in 13 coastal towns; integrated with export-oriented infrastructure.	Rs. 100-200 crore total; 50% state subsidy on unit costs (e.g., ₹50 lakh/plant).	Aqua exporters, cooperatives in coastal districts.
Tamil Nadu	Inland Fisheries Blue Revolution Scheme	Grant	Fish seed production/rear ing farms, reservoir integration, pond renovation for processing linkages.	Rs. 200 crore outlay; 40- 60% grant for farms (Rs. 20- 50 lakh/unit).	Inland farmers, SHGs; focus on brackish water (56,000 ha).
Odisha	Mukhya- mantri Maschayajibi Kalyan Yojana (MMKY) - Input Assistance Component	Grant	Farm ponds for intensive aquaculture, biofloc technology, shrimp export cell infrastructure (hatcheries, processing).	50-75% grant (Rs. 2-5 lakh/pond); ₹100 crore total for 2023- 24.	Small farmers, WSHGs; ponds excavated under MGNREGA.
Odisha	Promotion of Intensive Aquaculture through Bio- floc (MMKY)	Grant	Biofloc units, rearing ponds, cage/pen culture in freshwater/brac kish areas.	Rs. 3-7 lakh/unit (60% grant); revolving funds for maintenance.	WSHGs, PFCS; priority for women/SC/ST .
Karnataka	Rashtriya Krishi Vikas Yojana (RKVY)	Grant	Mobile chiller units (2-4 ton), floating jetties at harbors, ice	Rs. 316 lakh allocation (2021-22); 50% state	Coastal cooperatives, small-scale fishers.

State	Scheme Name	Type	Coverage/ Activities Supported	Offerings/ Funding Details	Eligibility
	Fisheries Sub-Schemes		plants/marketing infrastructure.	grant (Rs. 10-20 lakh/unit).	
Karnataka	Marine Fisheries Subsidies (State Sector)	Subsidy	Ice plants, cold chain for post-harvest, nets/gear for landing support.	25-40% subsidy on costs; ₹50-100 lakh total for infrastructure.	Small-scale marine fishers in Uttara Kannada, Udupi, Dakshina Kannada.
Maharashtra	Providing Infrastructure Facilities on Fish Landing Centers - Crash Program	Grant	Auction halls, net mending sheds, cold storage/ice plants at landing centers (up to ₹50 lakh/site).	100% state grant; handed over to cooperatives for maintenance.	Fisheries cooperatives near 173 landing centers.
Maharashtra	Assistance for Outboard/Inboard Motors (OBM/IBM) Installation	Subsidy	Motorization for boats linked to landing/processing infrastructure.	50% subsidy (Rs. 1-2 lakh/motor); supports safe access to harbors.	Traditional fishers with existing crafts.
Telangana	Integrated Fisheries Development Scheme (IFDS)	Grant	Fish seed hatcheries (14 units), rearing units (85 ha), cage/pen culture (160 units), ice plants/feed mills, processing labs.	Rs. 1,000 crore total (75% NCDC grant via state); 100% for seeds (Rs. 10.76 crore subsidy).	PFCS members, inland farmers; all 31 districts.
Telangana	Fisheries Development Scheme (State Plan)	Grant	Post-harvest infrastructure (markets, vending units), boats/nets for inland access, training centers.	Rs. 20 crore annual; 50-100% grant (e.g., ₹1-3 lakh/vending unit).	Licensed fishers, cooperatives; thrift-linked during bans.

* Created using AI search engine from fisheries department websites for indicative purpose. Not an autoreactive listing.

Key Observations

- **Broad Coverage Alignment:** Most schemes support FIDF aligned activities (e.g., hatcheries, ponds, cold storage) via grants/subsidies (40-100%), often with higher rates for SC/ST/women/SHGs. Harbors/landing centers are prominent in coastal states (Gujarat, Tamil Nadu, Maharashtra), while inland states (Telangana, Odisha) emphasize ponds/hatcheries.
- **Grant vs. Loan:** Predominantly grants/subsidies; no pure loans identified in state-specific programs.
- **Sources:** Data drawn from state fisheries department websites and official announcements (2023-2025).

Measures to address

The focus of the convergence shall be to address state specific gaps; Necessary support may be provided to address beneficiary specific challenges in subsidy schemes and promoting traceability of schemes to improve qualitative progress of subsidy-based schemes.

5. Feedback from beneficiaries and implementation partners

5.1. Overview

To evaluate the performance of the beneficiaries, focus group discussions (FGDs) were arranged for the state groups in online mode. A total of seven consultative meetings were held with representatives from (1) High performing states, (2) Marine and coastal states, (3) Inland state groups, (4) Hilly states, (5) yet to access states, (6) Private beneficiaries, (7) Financial institutions, and (8) Research and training institutes to evaluate the implementation of the FIDF scheme. The discussions focused on evaluating progress, identifying operational and financial bottlenecks, and incorporating feedback from all stakeholder groups. These meetings served as an inclusive platform where state officials shared on-ground implementation experiences, pain points experienced in the fields, banks, and financial partners discussed credit facilitation issues, research institutions provided technical guidance, and private beneficiaries highlighted procedural and accessibility challenges, collectively shaping recommendations for improving the efficiency, outreach, and impact of the FIDF scheme in its subsequent phase.

5.2. Summary of key issues

The FIDF scheme remains widely relevant across coastal, inland, and emerging states, but uptake varies sharply due to loan-linked design, DPR capacity gaps, and outdated cost norms. High-performing coastal states show strong progress under FIDF, but others face slow uptake due to loan-based design, delays in financial concurrence, outdated cost norms, and limited DPR capacity. Key priorities include revising cost ceilings, blended finance, funding DPR preparation, simplifying approvals and banking procedures, enabling smaller/innovative assets, and strengthening convergence, training, and outreach across state and private beneficiaries. Further details summarised in the (Table 20).

Table 20. Stakeholder Group Assessment and Priority Recommendations

Group	Appropriateness	Implementation	Top 3 Challenges	Priority Recommendations
High-Performing Coastal States	High	TN leads; GJ/MH strong physical; AP/OD pending concurrence	Financial concurrence delays; Outdated unit costs; DPR/CRZ timelines	Revise cost norms; extend scheme; include DPR costs; standardise green designs; strengthen DoF–NFDB–NABARD; converge PMMSY/Sagarmala
Marine & Coastal (Moderate Exposure)	High (loan model limits)	Limited uptake; KA/PY new proposals; KL seeks higher	Loan deterrence Vs. grants; DPR/consultancy gaps;	Fund DPRs; raise harbour ceiling ₹250–350 cr; model DPRs+trainings; blended finance; consultations; climate-resilient design

Group	Appropriateness	Implementation	Top 3 Challenges	Priority Recommendations
High-Performing Coastal States	High	TN leads; GJ/MH strong physical; AP/OD pending concurrence	Financial concurrence delays; Outdated unit costs; DPR/CRZ timelines	Revise cost norms; extend scheme; include DPR costs; standardise green designs; strengthen DoF–NFDB–NABARD; converge PMMSY/Sagarmala
		ceilings; WB idle	Understated harbour costs	
Emerging/Hilly/Frontier	High (gov-to-gov infra)	HP training centre about 85%; others nascent	Reluctance to loans; multi-layer approvals; RAS cap too low	Blend subsidy loan; clarify repayment roles; raise RAS cap to ₹75 lakh; Panchayat outreach; simplify procedures
Yet to Access States/UTs	Relevant but overshadowed	No sanctions; BR DPRs in prep	Overlap with grant schemes; finance concurrence; low capacity	Simplify approvals; allow small/innovative assets; targeted awareness; integrate with existing schemes
Private Beneficiaries	High for medium/large	Some sanctions, slow bank disbursement	Bank delays & collateral; subvention too low; lease-tenor mismatch	Bank sensitisation & nodal desks; subvention 5% for priority assets; accept machinery security; multi-year leases; simpler DPRs; unified portal
Financial Institutes	Relevant (suited to strong entities)	>100 awareness; low co-op uptake	2018 cost norms; 25% guarantee; DPR support absent	Update cost norms; guarantee 75–85%; DPR support (RIDF-like); convergence rules; single-window; targeted outreach; joint monitoring
Research and Training Centres	Highly relevant for scientific validation, technology transfer, and capacity	Active engagement through consultation; limited role in planning and	Limited involvement in project formulation; weak coordination with	Institutionalise research participation in DPR appraisal and monitoring; scientific screening of proposals; joint training and extension programs (CIFNET, CIFT, CMFRI); periodic evaluation with DoF and NFDB;

Group	Appropriateness	Implementation	Top 3 Challenges	Priority Recommendations
High-Performing Coastal States	High	TN leads; GJ/MH strong physical; AP/OD pending concurrence	Financial concurrence delays; Outdated unit costs; DPR/CRZ timelines	Revise cost norms; extend scheme; include DPR costs; standardise green designs; strengthen DoF–NFDB–NABARD; converge PMMSY/Sagarmala
	building under FIDF	monitoring stages	implementing agencies; lack of linkage between research outputs and infrastructure design	promote research-based sustainable technologies

5.3. Observations from stakeholder’s feedback

- The Fund should first be made realistic in its cost assumptions. Many states have shown that the ceilings fixed several years ago no longer reflect the current/true price of building and maintaining harbours, landing centres, and modern aquaculture systems, especially in exposed coastal locations and cold-water regions. Revising these limits and allowing the cost of preparing Detailed Project Reports (DPRs) to be included within project estimates will prevent avoidable delays and cost overruns and will help smaller administrations take proposals forward with confidence.
- Secondly, the scheme needs steadier preparation and simpler procedures. Model project documents, a small panel of approved technical agencies, and short, time-bound reviews will improve the quality of proposals and reduce rework. Regular joint meetings between the fisheries department, the funding agency, and the banks—using one shared tracker of status—will resolve most bottlenecks early rather than after the construction season is lost.
- Thirdly, access to credit must feel fair and predictable to both public bodies and private applicants. Banks should apply existing credit-risk tools consistently, accept plant and machinery as primary security where appropriate, and recognise longer lease arrangements that match the life of the loan. For priority assets such as hatcheries, processing, cold-chain and reservoir systems, a modest increase in interest relief or a small grant element would make investments viable without altering the character of the Fund.
- Fourthly, the Fund should broaden its reach beyond the few coastal frontrunners. Inland, hilly, and frontier states asked for basic guidance, local-language materials, and field-level awareness drives. Setting up a simple coordination point in each state, running practical clinics on project preparation, and showcasing a handful of successful examples from similar regions

will encourage new proposals. For states that have not used the scheme at all, a lighter pathway for smaller projects—ornamental fisheries, aquatourism, seed and training facilities—can help them start.

- Fifthly, the biological base of the sector needs firmer support. Investment in brood stock, hatcheries, diagnostics, and quarantine has lagged behind. Setting aside a clear portion of the Fund for these activities and asking each state to publish a short plan for seed needs and disease control will protect production gains and reduce future losses.
- Sixthly, new projects should adopt simple, basic-common standards for durability and efficiency. Energy-saving designs, safer layouts, waste and water management, and climate-resilient construction have already been tried in a few states; making these features standard will lower operating costs and downtime over time.
- Finally, delivery discipline matters. Every sanctioned project should follow a small set of shared milestones from land readiness to commissioning, with gentle incentives for finishing on time and a clear rule for replacing proposals that do not move within a year. A plain public dashboard, showing what has been approved, what has started, non-starters, and what has finished, will keep all partners focused on results and help the Fund serve more places, more evenly, with less friction.

6. Feedback from the field

Detailed online FGDs were conducted with all 23 beneficiary states implementing government and private-sector projects under the FIDF scheme, along with other states and Union Territories that have not yet availed the scheme. As representative cases, field surveys and KIIs were conducted in Tamil Nadu, covering both government and private-sector projects established under the scheme. Projects in Tamil Nadu were selected for field assessment as the state has one of the highest numbers of approved FIDF projects, spanning a wide range of infrastructure categories and offering a balanced mix of well-performing and under-performing cases. Selected districts with significant fisheries infrastructure were visited to assess implementation quality and outcomes, providing insights applicable across the 23 states. The surveys involved interactions with beneficiaries, implementing agencies, and local fisheries officials to evaluate project performance, utilization, and socio-economic impacts. Insights from the field highlighted operational challenges, success factors, and best practices for strengthening and scaling FIDF initiatives in other states.

To assess the impact of the FIDF scheme on fish production and the enhanced livelihoods among fisheries-dependent communities, field surveys and Key Informant Interviews (KIIs) were conducted at the Fish Seed Rearing Farm, Chembarambakkam, Kancheepuram; Authur Seed Rearing Farm and Training Facility, Chengalpattu; Nallikottai Government Seed Rearing Farm, Thiruvarur; Asoor Fish Rearing Farm, Trichy; and Keezhathottam Fish Landing Centre, Thanjavur, during October 2025.

The key questions explored during the field surveys included: (1) the present status of infrastructure facilities intended for creation; (2) the difficulties faced while availing the scheme; and (3) the need for and support received for the effective utilization of facilities from the State Department of Fisheries (DoF), NFDB, or other agencies. The survey offers valuable insights into the performance of the scheme and identifies critical challenges. The sites were selected as construction activities had shown substantial progress in these areas.

To conduct the survey, two sets of interview schedules were prepared, one for beneficiaries of government projects under the FIDF scheme and another for beneficiaries from individual, cooperative, or private sectors. Individual face-to-face interviews were carried out to collect the data and also to minimize any social pressure that might influence the respondents' responses.

6.1. Fish Seed Rearing Farm, Chembarambakkam, Kancheepuram, Tamil Nadu

As part of the field evaluation under the FIDF initiative, a visit was undertaken to the Modernization of Fish Seed Farm at Chembarambakkam, Kancheepuram District, Tamil Nadu, to assess the project's implementation status, infrastructure development, and its contribution to enhancing fish seed production and farmer benefits in the region (Figure 11).

Table 21: Details of the Modernization of Fish Seed Farm at Chembarambakkam project in Kancheepuram District

1. Name of Project	Modernization of Fish Seed Farm at Chembarambakkam in Kancheepuram District
2. Project Cost (₹ in Crore)	1.68
3. Administrative Sanction G.O	G.O Ms.No.146, Animal Husbandry, Dairying and Fisheries and Fishermen Welfare (FS-1). Department, Dated.29.10.2020
4. Completion Date	28.02.2023
5. CM inauguration Date	19.10.2023
6. Infrastructure Components available before the Implementation of the Project	Nursery ponds - 15nos Larval rearing shed Rearing pond-1 no Live Feed hatchery Unit -1 No
7. Infrastructure Components Constructed by Implementing this Project	Nursery ponds renovation - 6nos Bore well 150m. Compound wall 190m. Rearing ponds –3nos.- 30m x 10m Ornamental Fish tanks renovation
8. Benefit of the Project	About 22.00 lakhs of fish fingerlings will be produced. About 3000 fish farmers/growers of nearby Districts throughout the year will be benefited and will supply good quality fish seeds.

Overview of the project

The seed-rearing farm was renovated and upgraded with additional facilities through 100% funding support under the FIDF. Following the completion of its first and second phases, the farm is now fully operational. Seed for rearing is procured as early and late fry from government hatcheries located at Thanjavur, Mettur, and Poondi. The stocking density, previously maintained at 500-600 fry per square metre, has recently been increased by the Government to 800 per square metre to enhance productivity (Figure 10).



Figure 10. Fish rearing facilities Fish Seed Farm at Chembarambakkam

For the year 2025, the unit has set a production target of 16 lakh seeds, of which 12 lakhs have already been achieved. The seed produced is purchased by around 75 aquaculture farmers operating in and around Kanchipuram, as well as by open inland water fish growers. The unit sells seed to general farmers at ₹0.60 per seed and to District Fisheries Development Agency (DFDA) farmers at a subsidized rate of ₹0.40 per seed, while fingerlings are priced at ₹300 per scoop. Feed requirements are submitted as indents to the Department of Fisheries (DoF), which supplies the feed, while spawn is transported to the unit using authorized departmental vehicles.



Figure 11. BOBP-IGO team conducting KII with ground level officials

The farm has also initiated GIFT tilapia breeding on a pilot basis, and a hatchery facility within the premises is currently awaiting certification. Routine water quality monitoring is conducted using an on-site testing kit, with additional samples sent to the Chetpet laboratory for detailed analysis. The rearing unit is staffed by one Sub-Inspector of Fisheries and two casual labourers, while two sanctioned Fishery Assistant posts remain vacant. Information on seed availability is disseminated through the Department of Fisheries website and the Kanchipuram Collector's Office. Farmers typically visit the unit once every 45 days, as seed distribution is organized in staggered batches. Although the unit presently lacks a dedicated training facility, the Sub-Inspector has undergone technical training through the Department of Fisheries. Most of the farmers purchasing seed belong to the Other Backward Classes (OBC), with smaller proportions from the Scheduled Castes (SC) and Scheduled Tribes (ST). The timely release of funds ensures uninterrupted operations and enables prompt procurement of inputs, thereby enhancing the efficiency and long-term sustainability of the unit's activities.

BOX 3. CHALLENGES AND RECOMMENDATIONS FOR ENHANCING EFFECTIVE UTILIZATION OF THE FACILITY

- Operational cost for 2-3 Years needs to be included to demonstrate the success of the facility: To demonstrate the long-term success and sustainability of the facility, operational costs for at least two to three years need to be included in the planning and budgeting framework. Although two Fishery Assistant posts have been sanctioned for the farm, they remain vacant. At present, only two casual labourers deputed through the Collector's Office manage the day-to-day operations under the supervision of the Sub-Inspector of Fisheries. For the farm to function efficiently and to manage the increasing workload associated with seed rearing and maintenance, the appointment of at least four Fishery Assistants and one Fishery Overseer is essential.
- Diversification of seed varieties and ensuring year-round availability: At present, the rearing farm primarily produces common carp seed, which has a lower preference among farmers. Farmers in the region show higher demand for Indian Major Carp (IMC) seed, particularly during the October–December season. Additionally, there is increasing interest in species such as rupchanda and pangas; however, seed for these varieties is currently unavailable. This constraint stems from existing institutional arrangements, wherein government hatcheries focus on producing and rearing a limited range of species. As a result, the lack of diversification in seed production has led to a mismatch between farmer preferences and the varieties currently supplied.

6.2. Modernization of Fish Seed Farm and Construction of Training Centre at Authur in Chengalpattu District, Tamil Nadu

As part of the field evaluation under the FIDF initiative, a visit was undertaken to the Modernization of Fish Seed Farm and Construction of Training Centre at Authur in Chengalpattu District, Tamil Nadu, to evaluate the project's infrastructure improvements, operational progress, and its role in enhancing fish seed production capacity and farmer training support in the region (Table 22).

Table 22. Details of the Project on Modernization of Fish Seed Farm and Construction of Training Centre at Authur in Chengalpattu District

1. Name of Project	Modernization of Fish Seed Farm and Construction of Training Centre at Authur in Chengalpattu District
2. Project Cost (₹ in Crore)	5.00
3. Administrative Sanction G.O	G.O Ms.No.146, Animal Husbandry, Dairying and Fisheries and Fishermen Welfare (FS-1) Department, Dated 29.10.2020
4. Completion Date	28.07.2022
5. CM inauguration Date	20.10.2022

6. Infrastructure Components available before the Implementation of the Project	Nursery ponds Bore well Conditioning pond Packing shed
7. Infrastructure Components Constructed by Implementing this Project	Rearing ponds 10 nos. 20m x 10m Training centre Bore well 2nos. Road - 300m Retaining wall
8. Benefit of the Project	About 33.00 lakhs of fish fingerlings will be produced. About 1000 fish farmers/growers of nearby Districts throughout the year will be benefited and will supply good quality fish seeds.

Overview of the project

The Authur Seed Rearing Unit in Chengalpattu district serves as a key centre for fish seed production and skill development training. The unit procures early and late fry from government hatcheries located at Thanjavur, Mettur, and Poondi, and rears them for onward distribution to farmers. At present, both Rohu and Mrigal fingerlings are available for sale. During the field visit, the team observed the packing and transportation of Mrigal fingerlings to the Poondi Reservoir for stocking. In the previous year, the unit set a target of rearing 33 lakh seed and successfully achieved 30 lakhs. For the current year, the target has been increased to 45 lakhs, of which 12.4 lakhs have already been achieved. Fish farmers from nearby villages and towns within the Chengalpattu district regularly procure seed from this facility to support their aquaculture operations.

Beyond seed production, the centre also functions as a training hub equipped with a well-furnished training hall and separate accommodation facilities for men and women (Figure 11; Figure 12). Training programmes are conducted on topics such as fish value addition and carp culture. Initially, the fish value addition course was conducted over two days, but it has now been extended to 14 days under the Tamil Nadu Skill Development Department, which also provides a daily stipend of ₹200 to each trainee.



Figure 11. Fish rearing facilities in Authur in Chengalpattu District



Figure 12. Trainees and product development

During the visit, the team interacted with a group of women trainees participating in the fish value addition programme. Participant, Ms. Ilakiya from Thirunane, shared her experience:

“I am a homemaker and joined this training after learning about it from the Department of Fisheries. Initially, I enrolled just for the ₹200 daily stipend, but after six days of training, I now feel confident that I can start my own business in fish value addition.”

Most of the trainees are women aged 20 to 50 years, with primary-level education, and belong to economically weaker households. Their primary motivation is to develop income-generating skills and start small-scale enterprises to support their families. The Chengalpattu region has a strong market demand for fish-based value-added products, and the trainees expressed optimism about successfully marketing their products locally.

BOX 4: CHALLENGES AND RECOMMENDATIONS FOR ENHANCING EFFECTIVE UTILIZATION OF THE FACILITY

- **Remoteness of Location:** The unit's remote location poses a major challenge for both trainees and farmers who come to procure fish seed. Although farmers often arrange their own transport for seed collection, women trainees, particularly those from nearby rural areas, face significant mobility constraints. The lack of affordable and reliable transport options contributes to higher dropout rates during training programmes. To address this, a transport support mechanism, such as providing travel allowances or arranging periodic transportation in collaboration with local panchayats, should be introduced.
- **Inadequate Manpower:** Currently, the unit operates with minimal staff: one Inspector of Fisheries (IF), one Sub-Inspector (SI), one Fisheries Assistant, and a few casual labourers. This limited workforce restricts the unit's capacity to manage seed production, training programmes, and maintenance activities efficiently. The ideal staffing pattern should include one IF, one SI, one Fisheries Overseer, four Fisheries Assistants, and adequate support staff. Vacant posts should be filled at the earliest, and contractual or project-based appointments may be considered until permanent recruitment is made.
- **Need for a Dedicated Training Officer:** At present, the Inspector of Fisheries is responsible for overseeing both technical operations and training activities, which limits the time available for effective training management and follow-up. A dedicated Training Officer would ensure continuous engagement with trainees, track post-training progress, and facilitate linkages with financial and marketing institutions. The Department of Fisheries may designate or recruit a dedicated Training Officer (preferably with expertise in aquaculture extension or livelihood promotion) to manage capacity-building programmes. This officer could also coordinate with the Tamil Nadu Skill Development Department to enhance the curriculum and improve certification processes.
- **Lack of Operational Budget:** Although the infrastructure of the unit has been successfully developed under the FIDF scheme, no dedicated operational budget has been allocated for routine maintenance, feed procurement, seed transportation, or training-related expenditures. The absence of recurring funds hinders the smooth functioning and long-term sustainability of the facility. A dedicated operational budget should be established under specific heads such as seed rearing, training, equipment maintenance, and extension activities. Multi-year budget planning (for at least three years) is recommended to ensure uninterrupted operations and demonstrate the success of the facility.
- **Need for Post-Training Handholding for Women:** While the centre's training programmes have generated strong interest among women, follow-up assessments indicate that many trainees have not yet initiated their own enterprises. The lack of post-training guidance, limited access to credit, and weak market linkages are key barriers. Structured post-training handholding should be integrated into the programme, including periodic follow-up visits, entrepreneurship mentoring, and bank loan facilitation. Trainees should be linked with Self-Help Groups (SHGs), cooperative societies, and local marketing networks to promote group-based enterprise models. Collaboration with the Tamil Nadu Corporation for Development of Women (TNCDW) and local NGOs could further strengthen support for women-led fish value addition units.

6.3. Establishment of Breeder Pond protection wall at Nallikkottai Government Fish Farm in Thiruvarur District, Tamil Nadu

During the field evaluation under the FIDF initiative, the project on the Establishment of Breeder Pond Protection Wall at Nallikkottai Government Fish Farm in Thiruvarur District, Tamil Nadu, was visited to evaluate the completed infrastructure, including breeder ponds, hatchery shed, and supporting facilities, and to assess its potential in enhancing fish seed production and overall farm efficiency (Table 23. Details of the Breeder pond protection wall at Nallikkottai Government Fish Farm in Thiruvarur

Table 24).

Table 23. Details of the Breeder pond protection wall at Nallikkottai Government Fish Farm in Thiruvarur

1. Name of Project	Establishment of Breeder Pond protection wall at Nallikkottai Government Fish Farm in Thiruvarur District.
2. Project Cost (₹ in Crore)	5.00
3. Administrative Sanction G.O	G.O.(D). No: 146 Animal Husbandry, Dairying and Fisheries (FS-1) Department dated 23.12.2022
4. Completion Date	15.10.2023
5. CM inauguration Date	-
6. Infrastructure Components available before the Implementation of the Project	-
7. Infrastructure Components Constructed by Implementing this Project	Breeder Pond – 3 Nos Bio Filter – 1 No Internal Road – 150m Hatchery Shed – 1 No Streetlight with electrical arrangements – 18 Nos
8. Benefit of the Project	Increase the production

Overview of the project

The Nallikkottai Government Fish Farm in Thiruvarur District, identified as Farm ID TVR-SPR-20, was established during 2016–17 and serves as an important seed production centre in the region. Spanning a total area of 1.98 hectares, the farm is equipped with hatchery units, breeder and rearing ponds, a sedimentation tank, and related facilities. It primarily rears Indian major carps, such as Catla, Rohu, Mrigal, and Common Carp, with a production capacity of 115 lakh early fry and 15 lakh fingerlings annually. The farm operates through bore well water and supports both intensive and semi-intensive seed rearing systems.

Table 24. Profile of Nallikkottai Government Fish Farm, Thiruvarur District

No	Details	Information
1.	Farm ID	TVR-SPR-20
2.	Officer-in-Charge	Mr. P. Balasubramanian, Inspector of Fisheries (Thiruvarur HQ)
3.	Total Farm Area	1.98 ha (19,800 sq.m)
4.	Total Water Spread Area (WSA)	5,100 sq.m
5.	Intensive Seed Rearing Area	2,100 sq.m
6.	Vacant Land Available	10,163 sq.m
7.	Fish Seed Production Capacity	Early Fry – 115 lakhs; Fingerlings – 15 lakhs
8.	Main Species Reared	Catla, Rohu, Mrigal, and Common Carp
9.	Water Source	Borewell (10 HP – working; 7.5 HP – under repair)
10.	Infrastructure	Hatchery, breeder ponds, rearing ponds, sedimentation tank, generator room, and conditioning shed

The Nallikkottai Government Fish Farm is located in Needamangalam Block, Mannargudi Taluk, Thiruvarur District. The farm plays a significant role in supporting aquaculture development in the region by ensuring the availability of quality fish seed for local fish farmers (Figure). It is one of the key government seed rearing centers in the district. The farm is well-established, with comprehensive breeding and rearing infrastructure, comprising three concrete breeder ponds with a total water spread area of 3,000 sq. m and seven rearing ponds, each measuring 30 m × 10 m, with a combined area of 2,100 sq. m. A Chinese-type hatchery system has been installed, consisting of two spawning pools (5 m in diameter) and two hatching pools (3 m in diameter). The facility is further equipped with a 10 HP, and a 7.5 HP bore well system (one currently under repair), a bio filter system constructed under the project, and a functional water quality testing kit. In addition, the farm possesses rearing hapas and a weighing balance to support routine aquaculture and monitoring operations.



Figure 14. BOBP-IGO team with ground level officers in Nallikkottai Fish Farm

During the visit, it was observed that the Nallikottai Government Fish Farm is actively engaged in rearing Catla, Rohu, Mrigal, and Common Carp from late fry/early fry stages to fingerlings (Table 25). The facility benefits around 50 farmers in Thiruvavur and adjoining areas by supplying quality fingerlings for their aquaculture activities.

Table 25. Brood Stock Details as of March 2025

No	Species	Male (kg)	Female (kg)	Total (kg)
1.	Catla	23	19	42
2.	Rohu	51	49	100
3.	Mrigal	42	35	77
4.	Common Carp	100	75	175
Total		216	178	394

During 2024-25, the farm achieved commendable production results. Against a target of 100 lakh early fry, an impressive 121 lakh were produced, surpassing the planned goal. However, fingerling production reached 9.42 lakh against the target of 19 lakh, indicating scope for improvement in the rearing phase. Building on these outcomes, the proposed production targets for 2025–26 have been set at 115 lakhs for early fry and 15 lakhs for fingerlings, with a focus on enhancing survival rates and overall efficiency in seed rearing operations.

BOX 5. CHALLENGES AND RECOMMENDATIONS FOR ENHANCING EFFECTIVE UTILIZATION OF THE FACILITY

- **Inadequate Manpower:** The farm is presently managed by one Inspector of Fisheries (in-charge), two Fisheries Overseers, and three casual labourers. However, this limited staffing restricts operational efficiency, routine pond maintenance, and effective monitoring of brood stock and fry survival rates. For optimal functioning, the farm requires a strengthened staffing structure comprising one permanent Inspector of Fisheries, two Fisheries Overseers, two Fisheries Assistants, and adequate casual labour support. Filling the vacant positions and ensuring sufficient human resources will enhance overall productivity and improve the management of breeding and rearing operations.
- **Water Quality Issues (High Hardness):** The bore well water currently used at the farm exhibits high hardness levels, adversely affecting hatchery performance and seed survival. Although a biofilter system has been installed under the project, it is not functioning efficiently. To address this issue, it is strongly recommended that river water or other suitable natural sources be utilized for hatchery and rearing operations. Improving water quality through the use of softer, well-oxygenated water will significantly enhance hatchery efficiency and fry survival rates.
- **Maintenance of Infrastructure:** While the existing infrastructure remains in good condition, several components require minor repair and maintenance. The bore well motors, bio filter pipelines, and pond inlet structures need attention to ensure proper water circulation and aeration. Timely maintenance of these systems will prevent operational disruptions and help maintain optimal environmental conditions for seed production and rearing.

6.4. Construction of Fish Landing Centre at Keezhathottam Village in Thanjavur District, Tamil Nadu

The project for the Construction of a Fish Landing Centre at Keezhathottam Village in Thanjavur District, Tamil Nadu, was undertaken to improve fisheries infrastructure and post-harvest handling facilities (Table 26). The newly developed centre includes a diaphragm wall, wharf, auction hall, net mending shed, and internal roads with lighting. The facility enables safe berthing and navigation of fishing vessels, promotes hygienic fish handling, and supports better price realization for fishers' catches.

Table 26. Details of the Project Construction of Fish Landing Centre at Keezhathottam Village in Thanjavur District, Tamil Nadu

1. Name of Project	Construction of Fish Landing Centre at Keezhathottam Village in Thanjavur District, Tamil Nadu
2. Project Cost (₹ in Crore)	8.00
3. Administrative Sanction G.O	G.O.(D). No: 114 Animal Husbandry, Dairying and Fisheries (FS-1) Department dated 25.02.2021
4. Completion Date	12.06.2023
5. CM inauguration Date	29.09.2023
6. Infrastructure Components available before the Implementation of the Project	-
7. Infrastructure Components Constructed by Implementing this Project	Diaphragm Wall – 88m. Auction Hall – 1 No Net Mending Shed – 1 No Wharf with Road – 88m. Internal Road – 93m Streetlight – 8 Nos
8. Benefit of the Project	For safe berthing of the fishing vessels and to easily navigate the fishing vessels To improve hygienic fish handling and provide better prices for the catches. To mend their fishing nets and to keep their things safe

Overview of the Fish Landing Centre project

The Keezhathottam Fish Landing Center serves as a key facility supporting the berthing and operation of around 200 fishing vessels in the village (Figure). The centre plays a vital role in facilitating fish landing, auctioning, and net mending, and occasionally serves as a venue for community and fisher group meetings.



Figure 15. BOBP-IGO team with ground level officers in Keezhathottam FLC

BOX 6: CHALLENGES AND RECOMMENDATIONS FOR ENHANCING EFFECTIVE UTILIZATION OF THE FACILITY

- **Poor Maintenance:** Although the landing centre is new, it already exhibits signs of structural deterioration due to inadequate maintenance. During the field visit, visible cracks, broken pavements, and damaged sections were observed across the premises. The absence of a formally constituted and functional Landing Centre Management Committee has resulted in poor upkeep and lack of routine monitoring. Establishing the committee and assigning clear maintenance responsibilities are essential to ensure the long-term sustainability and safety of the infrastructure.
- **Inadequate Berthing Space:** The existing berthing area can safely accommodate only around 15 FRP boats at a time, forcing the remaining boats to anchor along the corner stretches, which provide limited access and unstable mooring conditions. This situation not only affects operational efficiency but also poses safety risks during rough weather or peak landing hours. Extending the berthing area by approximately 150 meters on either side would significantly enhance capacity, allowing all vessels to berth safely and facilitating smoother loading and unloading operations.
- **Sedimentation and Dredging Issues:** Frequent sediment accumulation in the adjoining river channel has become a major constraint for vessel movement. Fishers face considerable difficulty manoeuvring their boats, particularly during low tides, which hampers daily operations. To maintain navigability and ensure uninterrupted functioning of the landing centre throughout the year, regular and periodic dredging of the river mouth and approach channel is strongly recommended. Integrating this activity into the routine maintenance plan will improve the overall efficiency and usability of the facility.

6.5. Modernisation of Government Fish Farm at Asoor in Trichy District, Tamil Nadu

The Modernisation of the Government Fish Farm at Asoor in Trichy District was undertaken to enhance fish seed rearing capacity and improve farm infrastructure (Table 27). The project included the construction of rearing ponds, overhead tanks, and farm lighting systems to support efficient water management and operations. These developments are expected to significantly increase fish production and strengthen seed supply for local aquaculture activities.

Table 27: Details of the Project on Modernisation of Government Fish Farm at Asoor in Trichy District

1. Name of Project	Modernisation of the Government Fish Farm at Asoor in Trichy District
2. Project Cost (₹ in Crore)	4.00
3. Administrative Sanction GO	G.O.(D). No: 146 Animal Husbandry, Dairying and Fisheries (FS-1) Department dated 23.12.2022
4. Completion Date	16.10.2023
5. CM inauguration Date	-
6. Infrastructure Components available before the Implementation of the Project	-
7. Infrastructure Components Constructed by Implementing this Project	Rearing Pond – 8 Nos. Overhead tank – 2 Nos. Farm external lighting with necessary electrical arrangements – 20 Nos.
8. Benefit of the Project	To increase the fish production

Overview of the project

The Asoor Fish Seed Rearing Unit commenced operations in May 2025. Since its initiation, the unit has successfully completed two cycles of stocking and harvesting. The rearing performance has shown a survival rate of approximately 3–4 lakh late fry, resulting in the production of 1.5-2 lakh fingerlings per cycle. The facility plays an important role in supporting local fish farmers by providing quality seed for culture ponds and reservoirs. However, several operational and environmental issues were observed during the visit, which need to be addressed to enhance productivity and sustainability (Figure 13).



Figure 13. BOBP-IGO team with ground-level officers in Asur

BOX 7. CHALLENGES AND RECOMMENDATIONS FOR ENHANCING EFFECTIVE UTILIZATION OF THE FACILITY

- **Water quality and availability:** The farm faces challenges due to hard and limited water supply; installation of a filtration or hardness treatment system, or sourcing Kaveri water with PWD approval and additional funding, is recommended.
- **Lack of filtration infrastructure:** The absence of proper filtration facilities affects seed health; setting up a water treatment unit would ensure better rearing conditions.
- **Operational and workforce constraints:** Limited staff and inadequate funds hinder regular farm activities; deploying additional technical personnel and ensuring adequate operational budget are suggested.
- **Low sales performance:** The farm is unable to sell fingerlings and provides them free for stocking; establishing local market linkages and improving marketing strategies can enhance revenue generation.

Key Recommendations for Enhancing Effective Utilization of the Facility Created Through FIDF

- **Large Infrastructure Assets Adding Value to Fish Production and the Value Chain**
The infrastructure established under the FIDF, including fishing harbours, fish landing centres, modernization of fish farms, and the development of training facilities, has significantly strengthened the fisheries value chain. These investments have enhanced seed availability for aquaculture production, improved the efficiency and hygiene of fish landing and handling operations, and contributed to the creation of a faster, more hygienic, and value-added supply chain. Collectively, these facilities play a crucial role in boosting productivity, ensuring better post-harvest management, and increasing the income potential of fishing communities and aquaculture farmers.

- **Training Facilities Transforming the Lives of Rural Women and Fishing Communities**

Field visits clearly demonstrate that the training facilities established under FIDF are being effectively utilized. In collaboration with the Tamil Nadu Skill Development Department, the centres regularly conduct training programmes on modern fish culture, seed rearing, preparation of fish value-added products, and awareness campaigns on welfare schemes for fishing communities. These initiatives have particularly benefitted rural women, empowering them with new skills, entrepreneurial opportunities, and avenues for economic independence. The programmes not only promote livelihood diversification but also contribute to inclusive growth and community development within the fisheries sector.

- **Operational Costs to Ensure Sustainability**

While the FIDF scheme has successfully supported the creation of high-quality infrastructure, many facilities face challenges in meeting their recurring operational needs. It is strongly recommended that operational and maintenance costs for a minimum period of two to three years be integrated into project planning and budgeting. This provision will ensure uninterrupted operations during the initial years of implementation, allowing sufficient time to demonstrate the success and sustainability of the facility. Such funding should cover expenses related to feed, seed procurement, energy, minor repairs, and routine maintenance.

- Seed rearing and hatchery operations
- Training and capacity-building activities
- Maintenance of equipment, buildings, and ponds
- Extension and outreach programmes
- Establishing a multi-year operational fund (at least three years) will help maintain consistency in production and service delivery, thereby ensuring visible and measurable project outcomes.

- **Strengthening Human Resources and Filling Vacant Positions**

A consistent issue observed across multiple facilities is the shortage of technical and support staff. For instance, several sanctioned posts such as Fisheries Assistants and Overseers remain vacant, and operations are often managed by a limited number of officials with the help of casual labourers. To ensure effective functioning, timely completion of production targets, and proper maintenance, it is recommended that:

- All sanctioned posts be filled immediately.
- Additional workforce (including contractual or project-based appointments) be considered to address workload requirements.
- The staffing structure should be standardized across facilities, ideally comprising one Inspector of Fisheries, one Sub-Inspector, one Fisheries Overseer, and at least four Fisheries Assistants per functional unit.

- **Diversification of Seed Varieties and Year-Round Production**

Many seed-rearing farms currently focus on a limited range of species, particularly common carp, which has comparatively lower farmer preference. To enhance relevance and market

responsiveness, facilities should diversify seed production to include high-demand species such as Indian Major Carps (Catla, Rohu, Mrigal), rupchanda, and pangas. Expanding the species mix will cater to evolving aquaculture trends and farmer demands, while ensuring continuous availability of quality seed throughout the year. Establishing species-specific brood stock and hatchery management systems will further support this diversification.

7. Performance and way forward

The following assessment summarises the performance of the scheme using standard evaluation criteria, including relevance, effectiveness, efficiency, equity, sustainability, and coherence. These findings are entirely based on the quantitative data presented in Section 3 and on the stakeholder consultations undertaken during the review.

7.1. Relevance

Stakeholder consultations confirm that the FIDF scheme continues to address critical and widely recognised gaps in fisheries infrastructure nationwide. Coastal states emphasised the urgent need for modern fishing harbours, landing centres, and post-harvest facilities, while inland and hilly states prioritised seed farms, hatcheries, recirculating aquaculture systems (RAS), feed mills, and training institutions. The scheme's comprehensive coverage of aquaculture, harvest, post-harvest, and capacity-building infrastructure was broadly endorsed as appropriate. Even states yet to access FIDF have affirmed that its eligible activities align closely with their sectoral priorities. Private entrepreneurs particularly valued the scheme's support for capital-intensive assets such as feed mills and processing plants, which remain underserved by grant-based programmes. Overall, FIDF remains highly relevant to evolving sector requirements.

7.2. Effectiveness

The scheme demonstrates mixed effectiveness. Significant infrastructure has been delivered in leading states—notably fishing harbours, seed farms, and landing facilities in Tamil Nadu, Maharashtra, and Gujarat. However, performance has been constrained by protracted loan processing, repetitive documentation requirements, and extended financial closure timelines. As of October 2025, only 32% of processed projects are complete, with a substantial portion still ongoing, yet to commence, or awaiting disbursement. Proposal submissions from inland and hilly states remain disproportionately low, restricting geographical outreach. Private promoters cited stringent collateral demands, slow banking responses, and ambiguity regarding credit-guarantee coverage as key impediments to timely execution. Consequently, the conversion of sanctioned projects into operational assets varies markedly across regions.

7.3. Efficiency

While administrative and scrutiny processes are generally expeditious, financial sanction remains slow and inconsistent, with a median loan approval timeline of 265 days and outliers exceeding 1,000 days. This substantially undermines implementation efficiency. Several projects have advanced using state budgetary resources while awaiting FIDF concurrence, highlighting procedural bottlenecks. Outdated unit-cost ceilings no longer reflect current construction costs for harbours, RAS units, or modern hatcheries, rendering many proposals financially unviable. Exclusion of DPR preparation and consultancy fees from eligible costs disproportionately burdens resource-constrained states. Limited activation of the credit-guarantee facility by lending institutions further escalates collateral requirements and prolongs lending cycles. These factors collectively impair the scheme's timeliness and cost-effectiveness.

7.4. Equity

Project participation and funding allocation remain heavily skewed towards coastal states, which account for nearly 90% of the total project cost and sanctioned loans. Inland, hilly, and frontier states—despite recording strong aquaculture growth—face persistent barriers, including low awareness, limited DPR preparation capacity, and weak inter-departmental coordination, resulting in minimal and predominantly small-scale representation. Entrepreneurs from smaller states express greater comfort with grant-based instruments than loan-financed schemes. The scheme currently lacks targeted provisions or concessions for Scheduled Castes/Scheduled Tribes, women, or marginalised groups beyond nominal eligibility. This absence of differentiated support exacerbates inequitable access and reinforces geographical and socio-economic imbalances in benefit distribution.

7.5. Sustainability

Consultations underscored that long-term sustainability hinges on substantially greater investment in foundational infrastructure—particularly seed production, broodstock development, hatcheries, and biosecurity facilities—which presently receive less than 1% of total outlay despite their critical roles in disease management, reservoir stocking, and seed security for inland regions. Stakeholders also stressed the necessity of climate-resilient designs for harbours and landing centres in cyclone-prone areas. The prevailing emphasis on large coastal projects without commensurate upstream and diagnostic investments risks undermining production-system resilience. Multiple states highlighted the acute shortage of dedicated training centres and skilled manpower required for sustained facility operation and maintenance. Sustainability challenges thus span both ecological resilience and institutional readiness.

7.6. Coherence

Although FIDF is conceptually well-aligned with national fisheries policy objectives, operational coherence with concurrent programmes remains limited. The parallel existence of grant-heavy schemes such as PMMSY and RIDF creates confusion among beneficiaries and a marked preference for subsidy routes over concessional credit. State finance departments frequently resist FIDF loans when grant alternatives are available, while implementing agencies report inadequate convergence guidelines. Farmers and cooperatives often struggle to distinguish FIDF's complementary role vis-à-vis PMMSY. Inconsistent application of credit-guarantee provisions by banks further clouds procedural clarity. Enhanced convergence protocols, unified communication strategies, and coordinated outreach involving NFDB, NABARD, NCDC, and state fisheries departments are essential to strengthen overall programme coherence.

7.7. Way Forward

Despite a robust institutional framework and steady progress in project approvals, issues such as outdated cost norms, procedural delays, and limited awareness among potential beneficiaries continue to impede the full-scale realization of the scheme's goals and objectives. In light of the emerging challenges of climate adaptation, resource management, and blue economy integration, the implementation period shall be extended, and the way forward for FIDF must focus on recalibrating the scheme into a more flexible, inclusive, and performance-oriented financing mechanism that supports sustainable and resilient growth of the fisheries sector. A few areas are discussed below.

1. Strengthening the Institutional and Financial Framework

To consolidate FIDF's role as a long-term development instrument, the scheme must undergo critical structural reforms that reflect the changing realities of fisheries production and investment needs. The following are suggested.

- Rationalize financial norms by revising outdated unit cost ceilings, which currently underestimate real project costs and discourage participation.
- The inclusion of consultancy and DPR preparation expenses as eligible components will ensure submission of better-quality proposals and professional project design.
- Similarly, the interest subvention must be standardized at the beneficiary level, with enhanced rates for women, cooperatives, and marginalized groups.
- Expanding the scope of the Credit Guarantee Scheme is equally important to mitigate collateral-related constraints faced by private investors and cooperatives, thereby broadening participation beyond government-led projects.

At the institutional level, FIDF should transition toward a more decentralized operational model. Establishing dedicated State-level FIDF Cells will strengthen coordination among the Department of Fisheries, NFDB, and lending entities, enabling faster project evaluation, approval, and monitoring. These Cells can act as technical support units, providing handholding assistance to potential beneficiaries and ensuring adherence to timelines. Further, the scheme's current sequential approval mechanism can be replaced by a joint appraisal system bringing together technical and financial experts from NFDB, NLEs, and the concerned State to facilitate concurrent evaluation and time-bound decision-making.

Further, to ensure balanced regional growth, a differentiated approach is required. While coastal States have shown high participation, inland and hilly States remain underserved. Dedicated funding windows for inland aquaculture, cold chain development, and reservoir-based fisheries will ensure geographical equity. A separate credit line for private enterprises-with flexible repayment structures and blended finance options-will make the scheme more attractive to entrepreneurs. Convergence between FIDF and other schemes, such as PMMSY, Sagarmala, and the Blue Economy Mission, should also be institutionalized to enable hybrid funding structures that combine loans, grants, and technical assistance for projects with high public benefit.

2. Enhancing Outreach, Capacity, and Digital Integration

The success of FIDF's next phase depends on the strength of its communication, capacity-building, and digital outreach systems. Stakeholder consultations revealed that many potential beneficiaries, especially in inland regions, lack adequate awareness of the scheme's provisions and procedural requirements. A comprehensive Communication and Outreach Strategy (COP) should therefore be implemented with a dedicated budget and professional execution support. NFDB may partner with communication agencies to develop multilingual promotional materials, social media campaigns, and short explainer videos that simplify the scheme's features. Participation in major fisheries expos, trade fairs, and regional stakeholder workshops will help enhance visibility and generate interest among prospective investors.

Each State's Department of Fisheries should appoint a Nodal Officer for Outreach and Coordination to act as the focal point for dissemination and support. Collaborations with fisheries colleges, farmer associations, cooperatives, and business incubation centres within R&D institutions like CIBA, CMFRI,

and CIFE will help integrate awareness with technical capacity-building. Cross-learning initiatives in which successful project proponents share their experiences with new applicants, can further reduce informational barriers and build trust in credit-linked investments. Additionally, the sensitization of field-level bankers through SLBC and DCC meetings should be institutionalized to encourage greater lending confidence in fisheries projects.

To attract proactive, potential youth entrepreneurs into the fold, digital transformation should become the backbone of the next phase of FIDF. Revamping the NFDB website to include AI-based virtual assistants will allow potential applicants to receive real-time, personalized guidance and scheme selection support. Integration with the National Fisheries Digital Portal will enable seamless data sharing, online tracking of project progress, and greater transparency in fund utilization. A centralized digital dashboard with geotagged project data and progress indicators can enhance accountability and enable evidence-based policy decisions. These measures will collectively shift FIDF from a conventional financing scheme to a digitally enabled investment ecosystem.

3. Promoting Sustainability, Innovation, and Long-Term Viability

Sustainability and long-term functionality of assets created under FIDF must be given equal priority with disbursement and construction milestones. Every project should include a clear operation and maintenance (O&M) plan covering the first two to three years after commissioning, with specific provisions for maintenance funding, staffing, and performance review. States may earmark a small share of the project cost for initial O&M to ensure continuity during the stabilization period. Encouraging adoption of green and climate-resilient infrastructure standards—such as renewable energy use, efficient water systems, and solid waste management—will not only reduce environmental footprints but also align the scheme with India’s commitments under the Blue Economy and climate adaptation frameworks.

At the same time, the Fund should promote innovation by integrating technology and research-driven approaches. R&D institutions and incubation centres can serve as implementation partners for developing pilot-scale projects in biofloc, seaweed farming, cage culture, artificial reef deployment, and modular hatcheries. These interventions can be scaled up through dedicated “Blue Innovation Windows” within the FIDF framework. Developing a risk assessment and insurance mechanism in collaboration with financial institutions and insurers will further de-risk fisheries lending and improve credit flow to new ventures.

Governance and transparency remain essential enablers of confidence. A public online project dashboard, periodic joint review missions by DoF, NFDB, and nodal lending entities, and independent third-party evaluations at mid-term and end-term intervals should be institutionalized. Strengthening monitoring systems through digital tracking, community participation, and structured performance reporting will ensure that investments translate into measurable outcomes such as higher productivity, employment, and export competitiveness.

In conclusion, the way forward for FIDF lies in transforming it into a next-generation, performance-oriented financing platform that merges fiscal innovation with social inclusion and environmental responsibility. By updating cost norms, simplifying procedures, leveraging technology, and fostering partnerships across institutions, FIDF can move beyond being a scheme to becoming a catalyst for India’s fisheries modernization and blue economy growth. A restructured and strategically aligned FIDF-Phase (2026–31) will thus be pivotal in ensuring that fisheries infrastructure development continues to support sustainable livelihoods, resource conservation, and resilient coastal and inland economies.

8. Final observations

FIDF, launched in 2018-19 to accelerate India's Blue Revolution through concessional finance to fill critical infrastructure gaps, demonstrated uneven performance during 2018-22. While Tamil Nadu, Maharashtra and Odisha achieved marked success, other states recorded moderate to poor uptake due to inadequate unit costs, high collateral requirements, detailed project report preparation bottlenecks, lengthy approval processes (median 265 days), beneficiary preference for grants under Pradhan Mantri Matsya Sampada Yojana, and COVID-19 disruptions, as documented in the BOBP-IGO's Evaluation Study (2023). The study recommended continuation with design modifications. The Government responded with a three-year extension to 2025-26 without additional funds and introduced a modest credit guarantee provision, yet fundamental structural constraints remain unaddressed.

The present observations, which formed the basis of the final recommendations presented at the beginning, build directly on these findings and the recent implementation experience to propose an extension of five years (2026-27 to 2030-31) with thirty interconnected reforms. These include enhanced unit costs aligned with market rates, demand-driven budget flexibility, convergence of overlapping schemes, tiered interest subvention based on project size and beneficiary category, expanded credit guarantee coverage, state-wise allocation floors for inland and hilly regions, dedicated seed and biosecurity infrastructure funding, standardized detailed project report templates with pre-screening mechanisms, milestone-based disbursement protocols, innovation projects linked to measurable productivity outcomes, green infrastructure mandates for climate resilience, and institutional strengthening through state-level cells and regular monitoring frameworks. These measures aim to address persistent design flaws, unlock the scheme's full potential, and align fisheries infrastructure development with national economic targets and Blue Economy policy objectives.

Table 26. Observations, Rationale and Implementation approach

No	Observation	Rationale	Implementation Approach
1	Extend FIDF for five years (2026-27 to 2030-31)	Persisting infrastructure gap in fisheries aligned with the Blue Economy policy. Partial success in Tamil Nadu, Maharashtra, and Odisha, but underutilisation in other states. Recent three-year extension without fresh funds only deferred the need.	Formal notification of a five-year extension with dedicated fund allocation. Address core design flaws identified in BOBP-IGO evaluation and field studies.
2	Increase fund size by integrating funds from Coastal Mission, Blue Economy, and Deep Sea Mission	Fisheries infrastructure lagging despite being a sunrise sector critical for the ten trillion-dollar economy target. No risk to the government under the FIDF structure. Convergence was	Notify the integration protocol with clear fund allocation from each mission. Establish a unified monitoring framework to avoid administrative overlaps. Rationalize overlapping activities across missions.

No	Observation	Rationale	Implementation Approach
		also recommended previously.	
3	Restructure FIDF as a demand-driven scheme with a flexible budget threshold	Scheme bears full investor risk, unlike other DoF programs, yet rigid caps limit activities. Untapped potential due to a fixed budget ceiling despite zero government risk.	Remove fixed annual ceiling or establish a trigger-based expansion mechanism. Introduce temporal proposal windows (quarterly) to ensure balanced regional evaluation, avoiding concentration risk.
4	Revise unit costs to align with current market rates, NABARD-approved costs, and PMMSY	Low unit costs flagged consistently by stakeholders as an implementation barrier. Costs remain unrevised despite earlier calls, making FIDF less attractive than alternatives. Outdated ceilings causing bid failures at the tender stage.	Adopt NABARD's state-wise, region-wise, and technology-wise cost model. Immediate upward revision through formal notification. Where immediate revision not feasible, permit DPRs above the ceiling but restrict interest subvention to the notified portion. Conduct state and entrepreneur consultations for component-wise revision.
5	Rationalize interest rate to bank rate minus 1.50% (at par with RIDF, WIF, FPF)	Current 5% floor deters state finance department support. Comparable infrastructure schemes offer lower rates. Bank non-cooperation observed during stakeholders' interactions.	Revise interest rate guidelines to align with the Rural Infrastructure Development Fund, Warehouse Infrastructure Fund and Food Processing Fund models. Issue circular to all nodal lending entities.
6	Fix beneficiary-facing interest subvention at 3% and retain lending-rate floor ($\geq 5\%$) with priority tier	Confusion at the branch level due to "up to" ambiguity. Stalled cases where pricing negotiations dragged. Need for clarity while maintaining the prudential floor.	Standardize visible subvention at 3% in all communications. Maintain 5% lending floor for prudence. Allow additional subvention tier (within capped envelope) for women, SHGs, aspirational districts, and green assets. Issue a uniform directive to banks to set a 10% lending rate, ensuring a 7% return to beneficiaries after subvention.
7	Introduce tiered interest subvention: 6% for small projects (₹1-5 crore) with a minimum 3% from NLEs, capped at 8% bank rate	Uniform 3% subvention disadvantages small-scale entrants and youth. Tiering addresses varying risk profiles and improves equitable access for genuine small beneficiaries.	Notify scale-based subvention tiers. Projects ₹1-5 crore receive 6% subvention with a 6-year repayment period. Maintain a minimum 3% contribution from nodal lending entities. Cap bank rate at 8%.

No	Observation	Rationale	Implementation Approach
8	Provide additional interest subvention for women and SC/ST entrepreneurs	Current guidelines lack specific incentives despite national priorities. Marginalized participation remains low. Alignment with the government's focus on inclusive growth required.	Notify additional subvention (e.g., an additional 0.5 to 1 percentage) for projects submitted by women and SC/ST beneficiaries. Integrate with existing priority tier structure. Define eligibility criteria clearly.
9	Converge PMMSY and FIDF into a dedicated combo product: 70:30 loan-grant for government, 60:40 for private	Both schemes support similar activities, but mutual exclusivity drives grant preference. Convergence proposed earlier but not implemented. Overlap elimination needed.	Notify convergence protocol with clear sequencing: grants treated as equity, interest subvention only on net loan. Structured ratios of 70:30 for government departments and 60:40 for private entrepreneurs. Portal-based audit trails to prevent double-dipping. Harmonize records across schemes. Issue 3-4 ready-to-use financing menus (standard mixes) with audit-ready sequencing.
10	Expand credit guarantee coverage with diversified center-state patterns	High collateral demands (up to 200%) apply to private and cooperative entities. Recent 25% cover up to ₹12.5 crore inadequate for smaller projects.	Raise credit guarantee coverage for micro and cooperative proposals with milestone-based safeguards. Introduce diversified center-state cost-sharing patterns for different project sizes and beneficiary types. Run a systematic awareness drive through banks, NABARD, and NCDC. Link guarantee to audited cash flows and milestone completion.
11	Establish state-wise allocation floors for Group 3-4 inland and hilly states (minimum 20% combined)	89% of total costs concentrated in coastal states. Inland states (MP, Chhattisgarh, Bihar) barely tapping FIDF despite strong output momentum. Need for geographic equity.	Formally notify state-wise floors, ensuring at least 20% combined allocation to Groups 3-4 states. Create a dedicated "Reservoir & Inland Infrastructure" window with reserved quarterly CAMC slots. Deploy a technical support cell to assist DPR preparation. Conduct six regional workshops with banks and NABARD.
12	Allocate a minimum of 15% of annual costs to the	Massive under-funding of brood banks and hatcheries despite inland growth being seed-driven. Risk to	Earmark at least 15% annual allocation for brood banks, hatcheries, diagnostic facilities, and quarantine infrastructure. Mandate

No	Observation	Rationale	Implementation Approach
	dedicated "Seed & Biosecurity" track	sustainability and disease control. Import dependence for brood stock.	state seed roadmaps detailing species-wise deficits, SOPs, and SPF/SPR standards. Provide a bonus interest subvention (+0.5 percentage point) for proposals with accredited biosecurity. Create an empanelled hatchery and diagnostic vendor list. Pair each harbour/FLC sanction with upstream seed/biosecurity capacity in same state.
13	Finance DPR preparation costs (up to 10% of Total Financial Outlay) as a preoperative expense	Lack of expertise and funding for DPRs hindering proposals. Coverage exists in RIDF but not FIDF. Quantifiable cycle-time loss from DPR deficiencies.	Allow DPR costs as an eligible preoperative expenditure similar to RIDF, capped at 10% of total financial outlay. Issue sector-specific model DPR templates and checklists (10 plug-and-play kits covering harbour, FLC, seed farm, cage, processing, ice/cold, training, innovation, hatchery, deep-sea). Maintain a vetted roster of empanelled consultants. Link approval to prevent frivolous proposals.
14	Introduce a two-week virtual pre-screening process before CAMC	Proposal quality uneven; spike-dip-spike submission pattern. Non-starter and slow projects due to deficiencies. Back-and-forth correspondence driving delays.	Implement mandatory 2-week virtual pre-screen using NFDB and CICEF checklists before proposals placed before CAMC. Publish common rejection reasons and exemplar projects. Provide feedback to states on deficiencies.
15	Replace first-come-first-served with time-boxed quarterly proposal windows and a joint single-window appraisal	FCFS model loses quality proposals to fund exhaustion. Median delays of 265 days observed. Back-and-forth correspondence, not project fundamentals, driving delays.	Invite proposals in quarterly temporal windows. Conduct joint technical-financial appraisals (DoF/NFDB with lenders) to resolve queries in a single sitting. Introduce in-principal approval with a time cap. Evaluate batches on ecosystem impact alongside existing criteria.
16	Introduce milestone-based disbursement with strict non-starter and delay protocols	32% completion rate versus sizable "yet to start" and drop/cancel pool. Tamil Nadu carrying outsized completions while others lag. Need for execution discipline.	Publish universal milestone framework (land/title, tender, award, 30/60/90% works, commissioning). Automatic show-cause at 6 months, no-drawdown; lapse at 12 months unless CAMC grants one-time 6-

No	Observation	Rationale	Implementation Approach
			month extension. On-time bonus: reduce borrower spread by 25 basis points for projects delivered on schedule and within budget. Quarterly public dashboard by state/activity (red/ amber / green status).
17	Maintain 80:20 loan-to-margin while allowing limited time-bound cost escalation	Sustained input-price volatility causing otherwise sound projects to need modest top-ups. Risk of project abortion and NPAs from under-capitalization.	Keep the standard 80:20 ratio for predictability. Enable controlled loan enhancement for genuine escalations within a defined window after technical vetting. Preserve margin norms while preventing avoidable failures.
18	Link innovation projects to measurable productivity outcomes with the Challenge Fund for inland use-cases	Innovation shares about 25% (heavy in Maharashtra) but outcomes scattered. Need clearer productivity returns and inland relevance.	Define outcome targets ex-ante (e.g., -10% post-harvest loss, +15% capacity utilization, +20% cold-chain uptime). Tranche releases on verified KPIs. Launch annual Challenge calls for inland applications (reservoir cage logistics, low-cost aeration, pond liners, and feed efficiency). Priority scoring for women/ SHG/ cooperative-led projects with market linkages.
19	Finance national-importance advanced aquaculture facilities under PPP with open-access O&M	Repeated supply disruptions and heightened biosecurity concerns. Import dependence for critical inputs. Need for backbone facilities (quarantine, nucleus breeding, live feeds).	Finance advanced aqua facilities (₹150 crore), quarantine infrastructure, and nucleus breeding centres under the PPP model. Operate as open-access assets with transparent user charges. Professional O&M arrangements. Clear access rules for all stakeholders.
20	Add new aquaculture infrastructure components: ornamental hubs (₹50 crore), urban aqua units (₹1 crore), e-vehicles with vending (₹10-30 lakhs)	Low unit costs and import dependence limiting progress. Specific high-value units not envisioned earlier. Need for futuristic additions for species diversification and urban market access.	Notify new component categories with defined unit costs. Ornamental hubs for species diversification and export potential. Urban aqua production units for semi-urban areas. Standardized e-mobility last-mile fish vending (e-bikes/e-vans with hygienic modules) linked to cold-chain nodes. Pair an e-vehicle component with a credit guarantee,

No	Observation	Rationale	Implementation Approach
			group/ cooperative ownership, and designated market slots.
21	Permit financing of capital goods and supporting infrastructure (engines, gears, safety gadgets, solar units, approach roads, farm walls)	Field visits revealed gaps in enabling infrastructure despite the presence of core facilities. Ancillary items excluded earlier, limiting full project utilization.	Extend FIDF eligibility to marine engines, fishing gears, sea safety gadgets, solar units, approach roads, and farm walls as ancillary infrastructure. Define the scope clearly to avoid dilution. Link to the main infrastructure project.
22	Introduce the "Other Projects" category for area-specific integrated components	Multi-component initiatives falling outside routine or innovative definitions. Need for operational ease in sanctioning non-standard but valid proposals.	Add a flexible "Other Projects" category alongside existing and innovative buckets. Define scope parameters to maintain clarity. Enable quick sanctions for integrated components not fitting existing classifications.
23	Mandate green infrastructure and climate-proofing for harbours and landing centres	Climate change impacts demand resilient designs. Green proofing not prioritized earlier. Need for sustainability and long-term adaptation.	Commission CICEF-conducted national study on climate-proofing requirements and unit costs. Make green infrastructure mandatory for all new harbour and landing centre projects in future. Restrict future assistance only to green designs.
24	Establish compact state FIDF cells with a district-level outreach calendar	Awareness events alone do not convert without hands-on support. Clear pattern that branches and proponents need handholding through DPR and compliance steps.	Create a small coordination cell in each state (2-3 dedicated personnel). Run periodic clinics with district bank managers and line departments. Provide handholding for DPR preparation and compliance. Conduct awareness camps, workshops and exposure visits for cooperatives, private entrepreneurs, and non-starter states with regular follow-up.
25	Make FIDF a regular agenda item in District Consultative Committee meetings and State Level Bankers'	Awareness gaps and reduced outlays to secured loans observed. Bank non-cooperation remains barrier. Not mandated earlier despite priority sector status.	Issue a directive to include FIDF as a standard agenda item in all DCC and SLBC meetings. Link with related schemes like the Kisan Credit Card. A presentation on sanctioned FIDF projects in the state/district would be a revelation for bankers. This will improve financing for ancillary

No	Observation	Rationale	Implementation Approach
	Committee meetings		activities as well. Monitor bank participation and commitments.
26	Enforce quarterly CAMC reviews with portal-driven red-flagging and mid-term corrections	Portal's improved drill-down capability and observed payoff from proactive issue-clearing. Need to reduce slippage without burdening teams.	Hold focused quarterly reviews using dashboard red-flags (automated alerts for delays, non-performance). Trigger mid-term corrections early. Enforce timely reporting by executing entities and lenders. Short, data-led reviews focused on resolution.
27	Pilot dedicated private entrepreneur window with fisheries-specific risk-rating method	More diverse private pipeline emerging. Bank appetite for sector-specific scoring tools. Need for a tailored approach beyond traditional assessment.	Introduce a sub-window for private proponents with working-capital linkages. Adopt cash-flow-based risk metrics suited to fisheries. Start a bounded pilot with selected activities (RAS, feed, cold chain, retail markets). Review after 2 years before system-wide rollout.
28	Adjust interest subvention for micro projects (≤₹5 crore) with review of lending-floor interaction	Affordability stress for small borrowers despite the credit guarantee. Need to improve viability at the micro scale without distorting pricing.	For micro units (≤₹5 crore), allow a narrowly capped higher-IS tier. Re-examine the interaction between fixed IS and the lending-rate floor to improve affordability. Bounded pilot with annual review tied to uptake and NPA outcomes. Monitor fiscal cost and precedent implications.
29	Route large capital-intensive assets primarily through FIDF credit with a credit guarantee, limiting overlapping subsidies	Crowding between schemes causing inefficiency. Need for clarity on roles (loan vs grant) to improve allocative efficiency and completion rates.	Use credit window for big-ticket infrastructure (advanced RAS, large markets). Reserve grants for public-good elements only. Define thresholds for loan vs grant routing. Provide credit guarantee support for large projects.
30	Permit structured convergence with state schemes under the notified protocol	Stronger state demand for convergence to unlock stalled proposals. Capital-intensive assets remain unreached/unsupported by banks/government without blending.	Allow blending with clear sequencing (grants treated as equity; IS only on net loan). Issue a simple national protocol with portal-based audit trails to prevent double-dipping. Enable states to opt in voluntarily. Harmonize records across schemes.

9. Recommendations

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) remain a strategically well-conceived instrument designed to address longstanding gaps in fisheries infrastructure financing. By providing concessional, long-tenure credit to both public and private entities, it has facilitated critical investments in infrastructure like fishing harbours, landing centres, seed farms, and modern post-harvest infrastructure.

Despite these achievements, the scheme has fallen significantly short of its potential. Fund utilisation is heavily skewed toward a few coastal States, while inland, hilly, and frontier regions remain largely underserved. Project approvals, fund disbursements and executions are inordinately delayed, with nearly half of sanctioned proposals stalled at the lending stage. Private-sector participation continues to be constrained by high collateral demand by banks, inconsistent credit-guarantee application, protracted documentation requirements, outdated 2018 unit-cost norms, and the absence of standardised DPR support. These persistent bottlenecks have undermined accessibility, timeliness, geographic equity, and stakeholder confidence.

However, despite these challenges, we strongly recommend making FIDF a regular credit programme starting with another extension till 2030-31. The reason is simple. Fisheries and aquaculture activities, by nature, depends on cyclical financing, which is currently largely served by the non-institutional sector. Together these high costs of borrowing and high risk, is enough to stifle the entrepreneurial spirit. As we see, despite eons of experience, and scientific backing, India is not leading innovation in the sectors. This is a serious shortfall with far reaching effect on national productivity and aspiration.

While the scheme's core design is robust, its execution requires immediate and targeted reforms to unlock full utilisation by March 2026 and establish FIDF as the cornerstone of a modern, inclusive, and bankable fisheries credit ecosystem. Thus, FIDF scheme requires both *structural as well as operational changes* to make it achieve the targets and unleash the locked-up potential in India fisheries and aquaculture.

We propose the following recommendation to improve the impact of the scheme.

A. Specific Operational Recommendations

These recommendations are focused on improving the uptake, **efficiency, procedural clarity, and speed** of the FIDF application, appraisal, and monitoring processes, directly addressing bottlenecks such as the delay observed in financial approvals.

- 1. Implement an aggressive "marketing plan" in the following lines to accelerate uptake and improve performance.**
 - **Send targeted communications to (potential/ influential) beneficiaries** of related schemes (such as PMMSY), fisheries trade associations, national industry bodies, and fisheries universities, highlighting the opportunities under the FIDF scheme.
 - **Launch a sustained and well-coordinated social media campaign** on platforms such as Instagram.

- **Prominently feature the FIDF scheme on relevant government websites and portals.**
- **Optimise the content and structure of the dedicated FIDF webpage** to improve search engine visibility and attract greater traffic.
- **Position FIDF in the fisheries growth centres through ground-level functionaries to reach the potential investors.** Identify high-potential district-level fisheries growth centres using PMMSY MIS data, followed by structured consultations with concerned State Governments and fisheries universities. In these centres, the District Magistrate, local trade bodies, and commercial banks may be engaged to actively promote the scheme. Additionally, District Fisheries Officers from these centres could be convened for a national-level workshop to enhance their understanding of FIDF and foster sustained collaboration.
- **Organise an “intensive campaign” and effectively reach out to NLEs/commercial banks to sensitise, encourage, and mandate them to lend fisheries and aquaculture projects:** reach out to specific banks where the loan sanction/disbursement for approved projects are pending. which would \increase IS utilisation; reach out to NLE through RBI, bankers meet, state and district lead banks, banking associations, state govts; prepare state-specific campaigns / strategies; conduct roadshows involving FIDF beneficiaries in identified potential hubs / regions

All the above initiatives can be taken by the National Fisheries Development Board (NFDB) as per the existing scheme guidelines.

2. **Allow an enhanced upper ceiling for unit costs for technically sound or off-road projects:** Approve a temporary upward adjustment in the eligible unit costs under the FIDF scheme (for example, an increase of up to 10% over the published norms) for projects located in geographically challenging areas, such as hilly, tribal, and remote regions.

This location-based flexibility, introduced on a time-bound basis until March 2026, would account for higher construction and logistical costs in such terrains, thereby encouraging greater participation from these underserved areas without necessitating permanent changes to the scheme guidelines till a thorough review.

3. **Negotiate with commercial bank the applicable interest rate after subvention and publish in the website.** Consider negotiating competitive interest rates with major public and private sector commercial banks for loans under the FIDF scheme. These negotiated rates should be prominently published and regularly updated on the dedicated FIDF website.

This information may further be integrated into all outreach and communication materials outlined earlier, including letters to beneficiaries, social media campaigns, government portal features, and workshop presentations. Adopting this practice, which aligns with the successful model of the Agriculture Infrastructure Fund (AIF), will significantly enhance transparency, build greater confidence among prospective applicants, and facilitate informed decision-making.

4. **Build a library of ready to use DPRs for projects using standardised technology and having low unit costs.** Develop and make available a library of ready-to-use, standardised Detailed Project Reports (DPRs) for smaller and less complex projects (e.g., those with project costs up to ₹25 lakhs).

These off-the-shelf DPR templates, covering common activities such as biofloc units, small-scale hatcheries, and retail fish outlets, would enable micro and small entrepreneurs to quickly customise and submit viable proposals by filling in only project-specific details. This facility, hosted prominently on the FIDF website, would significantly reduce entry barriers, shorten preparation time, and encourage wider participation from grassroots-level applicants.

The DPR templates may also cover emerging fisheries and aquaculture activities under the unspecified umbrella terms “innovation”.

5. Allocate fund for conducting outreach and educational activities to promote FIDF scheme. Create

FIDF Facilitation Fund: The Government may kindly consider establishing a dedicated “FIDF Facilitation Fund” to be placed with the NFDB. This fund would exclusively support the implementation of the accelerated outreach, awareness, and capacity-building activities outlined earlier, including:

- Targeted communication campaigns and social media initiatives
- National and regional workshops for District Fisheries Officers and stakeholders
- Development and dissemination of ready-to-use DPR templates
- Website enhancements and search engine optimisation
- Negotiation and publication of bank-wise interest rates

A modest allocation (to be utilised strictly until March 2026) would enable NFDB to execute these high-impact promotional measures promptly and effectively without budgetary constraints, while maintaining full accountability through regular reporting to the Department of Fisheries.

B. Strategic Continuation Recommendations

The following recommendations address critical design gaps in the FIDF scheme, with the objective of enhancing its penetration across the sector, increasing application-to-sanction conversion rates, and establishing it as a truly effective and preferred credit product for fisheries development. Increased participation from the private participants after introduction of the credit guarantee scheme during first extension shows the need for design change.

6. Rationalize unit cost to allow terrain and technological differences based on market rates. FIDF activity-wise unit costs are from 2018 data and therefore does not reflect the true values. In addition, terrain and technological challenges were not considered making them suboptimal. Rationalize unit costs to bring them in line with prevailing market rates, the latest NABARD-approved cost norms, and the unit costs adopted under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), whichever, is higher.

This revision should explicitly factor in differentials based on:

- Geographic location (e.g., higher norms for hilly, tribal, island, and coastal areas to account for elevated construction and logistics costs);
- Quality standards proposed (e.g., premium infrastructure meeting export-grade or food-safety certifications); and

- Technology intensity (e.g., higher unit costs for adoption of advanced, eco-friendly, or automation-enabled technologies such as RAS, biofloc, IoT-based monitoring, or cold-chain systems).

The existing unit costs, frozen at 2018 levels without these differentiators, are leading to repeated bid failures, substantial cost overruns, and widespread investor hesitation. A differentiated, realistic, and forward-looking cost structure will restore project viability, accelerate implementation, and significantly enhance the scheme’s appeal and effectiveness.

7. Consolidate investment in the sector to achieve scale effect rather than expecting a trickle-down effect through convergence: For the subsequent extension of the scheme, the following action should be considered with due diligence:

- Remove the existing eligibility restriction that bars beneficiaries of other Central or State schemes (including PMMSY) from accessing FIDF loans for the same entity or project. This change will enable seamless convergence of grants and interest-subvention loans on the same unit.
- Introduce a deliberate “grant-to-loan progression” pathway under which PMMSY and other grant recipients are proactively encouraged and hand-held to avail FIDF loans for expansion, modernisation, technology upgradation, or vertical integration.
- Shift strategic emphasis from thin capital spreading across numerous small units to deeper capital investment in fewer, high-potential projects through layered financing (grant + FIDF loan). Prioritising depth over breadth will create flagship success stories, demonstrate bankability, and catalyse wider private investment and replication.

8. Use credit guarantee to improve risk perception about the sector, procedural simplification and timely disbursement: Enhance the FIDF Credit Guarantee coverage for micro enterprises, fisheries cooperatives, women-led ventures, and start-ups, raising it from the current 25% to 75–85% of the loan amount. This bold increase will effectively counter the sector’s longstanding challenge of excessive collateral demands (often up to 200%) and encourage greater lending by banks.

Introduce universal, time-bound implementation milestones (e.g., land/title clearance, tendering, construction progress) for all sanctioned projects, backed by an automated monitoring system. Non-starter projects within 6 months of approval shall trigger automatic show-cause notices, and those remaining inactive for a noticeable time (e.g. 18 months in case of RIDF) shall be liable for lapse and reallocation of funds.

Permit and encourage scheduled commercial banks and lending institutions to release the guaranteed portion of the sanctioned loan (up to the enhanced guaranteed limit) directly to beneficiaries based on technical merit and project viability, even in cases of limited or nil collateral. This provision will substantially accelerate fund flow to genuine entrepreneurs currently constrained by collateral barriers.

C. Thematic Assessment Recommendations

The following measures are designed to rectify the structural distortions, geographic imbalances, financial misalignments, and long-term sustainability risks observed during Launch phase and Phase I implementation, while fundamentally transforming FIDF from a conventional public-infrastructure loan window into a dynamic, sector-shaping credit architecture.

9. Broaden Scheme Ownership through a Dedicated Advisory Body: Establish a high-level FIDF Advisory Council under the chairpersonship of the Chief Executive (NFDB), with the following diverse representation:

- Joint/Technical Directors of Fisheries from States and Union Territories (Max 6 on a rotational basis)
- Leading fisheries trade and commerce bodies (national and regional)
- Professional associations of aquaculturists, processors, exporters, and cold-chain operators and other key fisheries stakeholders.
- Vice-Chancellors / Directors/ Experts from Central and State research and academic institutions, particularly those with active innovation and incubation laboratories
- Reputed NGOs and civil-society organisations focused on fisheries livelihoods, coastal communities, and women’s empowerment
- Experts in finance, banking, marketing, community engagement, policy as special invitees

The Council shall meet at least twice a year to provide strategic guidance on scheme design, priority setting, unit-cost revisions, technology benchmarking, regional imbalances, and convergence opportunities to the CAMC. It will also serve as an early-warning and course-correction mechanism, ensuring that FIDF evolves in close alignment with ground realities and emerging sector needs.

This inclusive governance structure will significantly enhance ownership, credibility, and responsiveness of the scheme across stakeholders, while fostering innovation and equitable growth.

10. Refocus FIDF Exclusively on Private-Sector and Cooperative Entities: Every instrument need not address every need as it increases the risk of thinning. Reorient FIDF in Phase II (2026–2031) to serve exclusively private participants—including individuals, proprietorships, partnerships, companies, cooperatives, FPOs, SHGs, and women-led enterprises—while discontinuing loans to State Governments and their agencies for infrastructure projects.

This realignment restores the scheme’s original mandate of building a vibrant credit market for the fisheries and aquaculture sector by:

- Channelling interest-subvention benefits solely toward private goods and commercially viable activities (e.g., hatcheries, grow-out farms, processing units, cold-chain facilities, and export-oriented infrastructure).
- Enabling public-good infrastructure (e.g., landing centres, harbours, wholesale markets) to be funded through dedicated grants under PMMSY or other budgetary allocations, or through market borrowings by State Governments at competitive rates without FIDF subvention.

- India, as a development state, will continue to depend on the Government for development. But public investment should be carried out with due diligence to ensure maximum benefit. Government officers are otherwise not meant for or trained for competitive processes as First cum First serve nature of FIDF dictates.

This clear demarcation will eliminate crowding-out of private investment, sharpen the scheme's focus on bankability demonstration, significantly boost private and cooperative participation, and accelerate the creation of a self-sustaining credit ecosystem for the sector.

Nothing Succeeds like Success – A counterfactual analysis of PMMSY-FIDF Linkage

We have analysed the Super success Stories in Fisheries and Aquaculture published by the NFDB to simulate what could have happened if the entrepreneurs have access to FIDF also.

Evidence from the *100 Super Success Stories* shows that many first-generation entrepreneurs—women, SC/ST beneficiaries, small farmers, and youth—successfully created profitable aquaculture, retail, hatchery, and processing enterprises using small PMMSY grants. Under existing FIDF rules, these same entrepreneurs would have been eligible for concessional loans covering up to 80% of their balance project cost, subject to notified unit-cost ceilings. A simulation using representative cases shows that if a PMMSY/FIDF linkage had been operationalised, these entrepreneurs could have accessed ₹3–95 lakh of additional concessional capital and saved ₹1–34 lakh in interest costs (actual/ imputed) over the repayment period. This demonstrates a clear missed structural opportunity: PMMSY generated proven, bankable entrepreneurs, but FIDF did not provide a mechanism for them to graduate into larger, infrastructure-scale enterprises—resulting in untapped potential for capital formation, employment, and sectoral growth.

No.	Successful entrepreneurs	Eligible FIDF Loan (₹ lakh)	Interest Subvention Savings* (₹ lakh)
1	Smt. Dilleshwari (Fish Kiosk)	23.20	8.35
2	Ku. Pallavi Panzade (Ornamental Unit)	3.20	1.15
3	Smt. Kuldeep Kaur (Shrimp Farming)	5.60	2.02
4	Shri M.S. Dharma Lingam (Ice Plant)	21.60	7.78
5	Smt. Soumya Sathyanarayana (RAS)	24.00	8.64
6	Zash Farms (Biofloc)	95.20	34.27
7	Shri Venkataramana (Hatchery)	50.00	18.00

Annexure 1

Summary of Terms of Reference (ToR)

Evaluation of the Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

(16th Finance Commission Cycle: FY 2026–27 to 2030–31)

1. Purpose of the Evaluation

To undertake an independent assessment of the performance, effectiveness, efficiency, relevance, sustainability, and value-for-money of the FIDF scheme, in line with the Ministry of Finance requirements for continuation of Central Sector Schemes.

2. Key Objectives

- Measure the extent to which FIDF has achieved intended outcomes (infrastructure creation, utilisation, sectoral impact).
- Assess financial and operational efficiency, including fund flow, disbursement, and administrative processes.
- Examine the relevance of the scheme in addressing current sectoral gaps and emerging national priorities.
- Analyse coherence with other Central/State programmes and identify duplications or overlaps.
- Evaluate the sustainability and long-term viability of infrastructure financed under FIDF.
- Generate actionable recommendations for continuation, redesign, scaling, or merger.

3. Scope of Work

- Review scheme documents, guidelines, SFC/EFC notes, DPRs, UC/Progress Reports.
- Conduct field evaluation across multiple states, covering a representative sample of 25–40 infrastructure projects.
- Assess implementation by lending institutions and State Fisheries Departments.
- Evaluate infrastructure utilisation, operational status, employment effects, gender inclusion, and environmental compliance.
- Identify best practices, bottlenecks, systemic constraints, and avoidable expenditure.

4. Methodology

- Mixed-methods approach using desk analysis, structured surveys, CAPI-based field interviews, KIIs, focus groups, and site inspections.
- KPI-based evaluation aligned with MoF guidelines (effectiveness, efficiency, relevance, coherence, sustainability).
- Thematic deep dives on credit access, entrepreneurial constraints, state capacity, and governance issues.
- Comparative analysis with similar infrastructure schemes.

5. Expected Outputs

1. **Inception Report** with methodology, sampling framework, and tools.
2. **Fieldwork and State Reports** with validated datasets.
3. **Draft Evaluation Report** with findings, analysis, and preliminary recommendations.
4. **Final Evaluation Report** incorporating value-for-money assessment, case studies, and recommendations on continuation/closure/merger.

6. Roles & Responsibilities

- **Evaluation Agency:** deploy qualified evaluators, collect field data, assure data quality, prepare deliverables.
- **Department of Fisheries/NFDB:** facilitate access to documents, permissions, and coordination with States and lending institutions.

7. Governance

A Steering Committee chaired by the Department of Fisheries, will provide oversight, guidance, and quality assurance during the evaluation

Annexure 2

Detailed consultation reports

2.1. High performing FIDF States (Major Marine & Institutional projects)

An online meeting was held on 15th October 2025 (forenoon) with the coastal and marine states of Andhra Pradesh, Gujarat, Maharashtra, Tamil Nadu, and Odisha to evaluate the status of project implementation under the FIDF (FIDF). The discussion aimed to assess the progress, administrative challenges, financial utilization, and operational sustainability of harbour and landing infrastructure created through the scheme.

The evaluation team comprising Dr. P. Krishnan, Director BOBP-IGO, Mr. Rajdeep Mukherjee, Policy Analyst, BOBP-IGO; Er. Ch. Srinivas, Executive Director (Tech), NFDB; Dr. Nandkishore A. Ingole, M&E Expert, NFDB, Hyderabad and Mr. B. Bhaskar, M&E Expert, DoF, Delhi and Dr. P. Selvaraj, Consultant and Retired CGM, NABARD. Senior officials from the participating state fisheries departments and maritime boards presented updates on sanctioned projects, funding status, and the challenges faced in implementation.



BOX 8. HIGHLIGHTS AND RECOMMENDATIONS

The discussions emphasized that coastal states have demonstrated significant progress in infrastructure creation under FIDF, particularly in developing modern harbours and fish landing centres. However, issues such as delays in financial concurrence, inadequate unit costs, and lengthy administrative procedures have constrained timely completion.

While states like Tamil Nadu and Gujarat showcased efficient implementation and integration of green technologies, others, such as Andhra Pradesh and Maharashtra, highlighted administrative hurdles and cost escalations. States collectively emphasized that FIDF remains a crucial mechanism for bridging infrastructure gaps in the fisheries sector, but requires improved flexibility, higher & practical cost norms, and better inter-agency coordination.

To enhance fund utilization and streamline future implementation, states recommended that:

- The unit cost ceilings for harbour and landing centre projects should be revised to reflect current construction and coastal engineering costs.
- The FIDF scheme duration be extended beyond March 2026 to accommodate ongoing and proposed, i.e., projects in the pipeline.
- DPR preparation costs should be included within project estimates, given the extensive studies and technical appraisals required.
- Guidelines for green infrastructure and energy-efficient harbour design should be standardized and integrated into FIDF norms.
- State-level coordination mechanisms involving DoF, NFDB, NABARD, and maritime boards be strengthened to ensure smooth approvals and timely disbursements.
- Periodic joint reviews should be conducted to assess physical and financial progress and identify state-specific policy bottleneck.
- Convergence with schemes such as PMMSY and Sagarmala be encouraged for co-financing and comprehensive infrastructure coverage.

Appropriateness of the Scheme

All five states reaffirmed that the FIDF scheme remains highly relevant to coastal fisheries and aquaculture development, particularly in supporting harbour modernization, post-harvest infrastructure, and market linkages. The scheme aligns with national priorities for sustainable fisheries management, improved fish handling, and enhanced export competitiveness. Technical support from IIT Chennai and CICEF was an added advantage.

Tamil Nadu and Gujarat showcased how FIDF can be effectively leveraged when backed by strong DPRs and state-level financial commitments, while Maharashtra and Odisha pointed to the need for more flexible cost norms and procedural simplification. Overall, the scheme's structure was seen as conceptually sound but requires procedural streamlining and enhanced adaptability to diverse state contexts.

Implementation Progress and Challenges

Implementation progress varied across the participating states. Tamil Nadu leads in the number of completed and ongoing projects, while Gujarat and Maharashtra reported strong physical progress but slower financial disbursement. Andhra Pradesh and Odisha face administrative and funding delays, despite significant construction progress through state resources.

The discussion highlighted that while project formulation and construction capacities have improved in recent years, institutional coordination and procedural clarity remain areas of concern, particularly concerning loan processing, DPR approval, and environmental clearances.

Key Challenges Identified

- **Financial Concurrence and Administrative Delays:** Andhra Pradesh and Maharashtra reported that delays in state-level approvals and financial concurrence have stalled FIDF fund withdrawal despite construction progress using alternative funds.
- **Inadequate Unit Costs:** Gujarat, Maharashtra, and Odisha noted that the existing ceiling of ₹150 crore per harbour and ₹10 crore per landing centre is insufficient, given increased coastal engineering costs and exposure to open-sea conditions.
- **Lengthy DPR Preparation:** Multiple states cited the time and expense involved in preparing DPRs, particularly due to CRZ clearances, pollution control approvals, and public hearings for large-scale harbours.
- **Timeline Constraints:** Gujarat and Maharashtra requested an extension of the FIDF scheme beyond March 2026, as several projects are scheduled for completion in 2027.
- **Operational Sustainability:** While harbours managed through user fees are financially viable, smaller fish landing centres struggle due to low user charges and inadequate maintenance budgets.
- **Coordination Gaps:** States reported limited coordination between NFDB, NABARD, and the implementing maritime or fisheries departments, affecting timely fund releases.
- **Preference for Grant-Based Support:** Beneficiaries tend to favour grant or subsidy-based schemes such as PMMSY, reducing interest in credit-linked projects under FIDF.
- **Environmental and Technical Barriers:** Maharashtra raised concerns over expanded harbour capacity increasing fishing pressure, while also highlighting the delays caused by environmental hearing thresholds.
- **Cost Escalation:** Rising prices of materials and coastal engineering requirements have caused cost overruns, calling for a revision of unit cost norms.

Critical Issues and Scope for Improvement

- The differential pace of implementation across states underscores the need for state-specific support mechanisms and enhanced inter-agency coordination.
- Administrative bottlenecks and procedural rigidity have hindered the efficient utilization of approved funds.
- The current unit cost norms are outdated, limiting the financial feasibility of large harbour projects in high-exposure coastal zones.
- States require technical and financial handholding support for DPR preparation, environmental clearance, and coordination with NABARD for credit facilitation.
- Capacity-building and awareness programs should be institutionalized to enhance understanding of FIDF modalities among fisheries officers and implementing agencies.
- Green infrastructure integration seen in Gujarat and Odisha-should be scaled up and made a standard design requirement across coastal states.
- A scheme extension and periodic policy evaluation are essential to accommodate ongoing projects and align with changing cost structures.
- Successful state practices, such as Tamil Nadu's DPR approach and Gujarat's participatory harbour planning, should be documented and shared for replication across states.

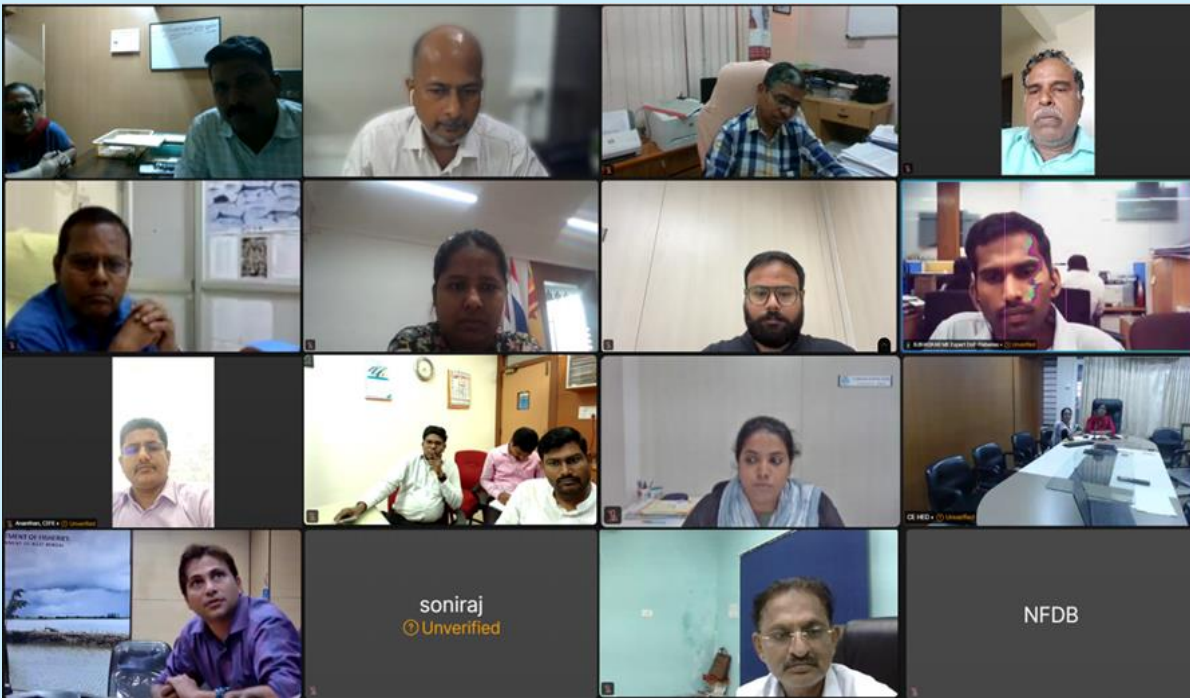
- Convergence with complementary schemes (PMMSY, Sagarmala, and state fisheries programs) should be promoted to ensure sustainable financing and comprehensive infrastructure development.

2.2. Marine and coastal states (States with Moderate Exposure)

An online consultation meeting was held on 15th October 2025 (afternoon) with marine and coastal states that have availed projects under the FIDF scheme, namely Goa, Karnataka, Kerala, West Bengal, and the Union Territory of Puducherry, to evaluate their progress, challenges, and future potential under the FIDF. The session aimed to assess the reasons for limited participation, identify systemic constraints, and discuss measures to enhance fund utilization and project implementation in these regions.

The online meeting was conducted by the evaluation team comprising Dr. P. Krishnan, Director, BOBP-IGO; Mr. Rajdeep Mukherjee, Policy Analyst, BOBP-IGO; Er. Ch. Srinivas, Executive Director, NFDB; Dr. Nandkishore A. Ingole, M&E Expert, NFDB, Hyderabad and Mr. B. Bhaskar, M&E Expert, DoF, Delhi and Dr. P. Selvaraj, Consultant & Retired CGM, NABARD; and Dr. P. S. Ananthan, Dean, External Relations, ICAR-CIFE. Senior officials from the participating state/UT fisheries departments and maritime boards of Kerala, Karnataka, West Bengal, and Puducherry presented updates on sanctioned projects, funding status, and the challenges faced in implementation.

BOX 9. HIGHLIGHTS AND RECOMMENDATIONS



The discussions highlighted that the overall participation of Karnataka, Kerala, Puducherry, and West Bengal under FIDF remains limited, despite their strong fisheries potential and established infrastructure experience. States attributed this to the loan-based structure of FIDF, procedural complexities, and overlaps with grant-based schemes such as PMMSY and cheaper support under RIDF.

- While Karnataka and Puducherry are currently in the process of revising and resubmitting new project proposals, Kerala emphasized the need for revising unit costs to reflect the actual expenses of modern harbour construction. West Bengal was represented but did not present project updates due to administrative constraints.
- The discussion reaffirmed that FIDF continues to hold strong potential for infrastructure expansion, particularly for market connectivity, inland facilities, seed farm upgrades, and green harbour development provided that procedural flexibility, technical assistance, and adequate cost norms are introduced.
- To enhance participation and improve the effectiveness of FIDF, the following recommendations were made:
 - Include DPR preparation costs and consultancy fees within project budgets to enable smaller states and UTs to access expert support.
 - Revise the unit cost ceilings for harbours and deep-sea vessels to align with current market realities.
 - Establish technical partnerships with institutions like CICEF, CWPRS, and IITs for DPR development and training of engineers. They need to be empaneled.
 - Introduce model DPR templates and conduct regional capacity-building Write shops/workshops on infrastructure design and appraisal.
 - Promote blended funding models combining credit and grant support to make the scheme more attractive to smaller entities.
 - Encourage public consultations during DPR preparation to ensure local acceptance and minimize implementation delays.
 - Integrate climate-resilient and blue-green infrastructure elements in all future projects, particularly for cyclone-prone coastal areas.

Appropriateness of the Scheme

All participating states agreed that the FIDF scheme remains conceptually sound and strategically important for addressing fisheries infrastructure gaps. Its design supports modernization, post-harvest efficiency, and the creation of climate-resilient assets.

However, states highlighted that the credit-linked model has limited uptake among departments accustomed to grant-based funding mechanisms. In Karnataka and Puducherry, procedural delays linked to financial approvals and DPR preparation have slowed progress, while Kerala pointed out that the existing cost norms do not reflect the real construction costs of multi-component harbour projects. Participants noted that FIDF's potential is best realized when supported by strong technical capacity, realistic cost norms, and simplified administrative procedures. The scheme's continuity and flexibility are critical to its expansion in smaller and less-resourced coastal states.

Implementation Progress and Challenges

Implementation progress across these regions remains limited. Karnataka and Puducherry have recently submitted or are in the process of developing new proposals, while Kerala and West Bengal

have not initiated new projects under FIDF but continue to pursue infrastructure through other schemes.

Karnataka's new proposals focus on fish markets, seed farm upgrades, and link road development, emphasizing market connectivity and value-chain strengthening. Puducherry has identified three key projects: Mahi Fishing Harbour, Karaikal Fishing Harbour, and a demonstration hatchery at Bahur but awaits consultancy support from NABCONS. Kerala continues to prioritize blue and climate-resilient harbour development, with calls to raise the unit cost from ₹150 crore to ₹250–350 crore for modern integrated facilities.

Key Challenges Identified

- **Low Engagement and Procedural Delays:** Karnataka and Puducherry reported slow progress due to procedural approvals and finance department scrutiny, delaying project take-off.
- **Limited DPR Preparation Capacity:** Smaller states and UTs lack internal technical expertise and financial resources to prepare DPRs for complex harbour or hatchery projects.
- **Loan-Based Deterrence:** The loan-linked structure of FIDF discourages proactive participation, especially where parallel grant-based options like PMMSY and other schemes like RIDF exist.
- **Inadequate Unit Costs:** Kerala highlighted that current cost ceilings underestimate real construction requirements, particularly for large, multi-component harbours.
- **Consultancy Gaps:** Puducherry noted delays in DPR formulation due to the absence of an approved technical consultancy agency, now being addressed through NABCONS.
- **Infrastructure Resilience Needs:** Coastal erosion, monsoon damage, and cyclones frequently disrupt existing facilities, underscoring the need for climate-resilient design components.
- **Local Acceptance and Social Consultation:** Karnataka emphasized the importance of stakeholder consultations during DPR preparation to avoid local resistance during execution.
- **Non-Starter Projects:** A few sanctioned projects across states remain pending due to social or administrative constraints, requiring targeted follow-up.

Critical Issues and Scope for Improvement

- The limited uptake of FIDF in western and southern coastal states is primarily due to institutional and procedural constraints rather than lack of interest or capacity.
- Inclusion of consultancy and DPR costs within project estimates will enable technically weaker states and UTs to participate more effectively.
- Model DPR frameworks and training programs should be jointly developed by NFDB, DoF, and CICEF to support uniform project quality.
- Revision of cost ceilings for harbours, deep-sea vessels, and landing centres is urgently needed to match present market conditions.
- Green and blue harbour principles should be integrated into project design to align with national climate resilience and sustainability objectives.
- Blended funding or partial grant mechanisms could increase participation, especially from smaller coastal states and UTs.

- Periodic monitoring and public consultations should be institutionalized to improve transparency, local engagement, and timely implementation.
- Convergence with PMMSY, RIDF, and Sagarmala should be encouraged for resource optimization and integrated infrastructure development.
- Future phases of FIDF should focus on technical assistance, cost realignment, and flexible financing models to ensure equitable access across all states.

2.3. Inland and Reservoir-Based States

An online meeting was held on 16th October 2025 (forenoon) with the states categorized under Inland and Reservoir Based States (Group 3), namely Uttar Pradesh, Telangana, Jharkhand, Madhya Pradesh, Haryana, Assam, and Chhattisgarh to evaluate the progress and discuss the challenges faced in the implementation of the FIDF Scheme. The evaluation team comprised Dr. Rajdeep Mukherjee, Policy Analyst, BOBP IGO; Er. Ch Srinivas, Executive Director, NFDB; Mr. B. Bhaskar, M&E Expert, DoF, Delhi and Dr. Selvaraj, Consultant & Retired CGM, NABARD. State Fisheries Officials from Assam, Uttar Pradesh, Chhattisgarh, Jharkhand, and Haryana who have availed projects under the FIDF scheme, participated in the meeting and shared updates on the progress, status, and challenges of their respective projects.



Appropriateness of the Scheme

The FIDF was acknowledged by all participating states as a conceptually sound and much-needed scheme to strengthen aquaculture infrastructure, especially for inland and reservoir-based systems. States like Uttar Pradesh, Telangana, Chhattisgarh, and Madhya Pradesh emphasized that the scheme is highly relevant for their context, with significant potential to support fish seed rearing, feed production, cold chain facilities, marketing centres, training institutions, and reservoir fishery enhancement.

However, officials underscored that the scheme's intent and mechanisms were not adequately internalized at the state level. Most participants highlighted limited knowledge within fisheries departments regarding the operational framework, eligible components, and procedures for loan-based financing. Unlike coastal states, where FIDF has supported multiple projects, the inland states'

familiarity with credit-linked infrastructure schemes remains low, as they are more accustomed to grant or subsidy-driven models under PMMSY and other state schemes.

Overall, while the scheme remains appropriate and timely, its limited awareness, weak integration with ongoing state programs, and low visibility among departmental officers and entrepreneurs have restricted its practical uptake.

BOX 10. HIGHLIGHTS AND RECOMMENDATIONS

The discussions on FIDF implementation in inland and reservoir-based states highlighted that while the scheme remains highly relevant for strengthening inland aquaculture and fisheries infrastructure, its progress has been limited due to several operational and institutional constraints. Most states acknowledged that awareness of the scheme among departmental officers, entrepreneurs, and cooperatives remains inadequate. Very few dedicated awareness or promotional activities were undertaken during Phase I, and coordination between NFDB, NABARD, and State Fisheries Departments has been weak. Procedural delays, collateral requirements, and complex loan processes have discouraged private participation. A general preference for subsidy-based schemes such as PMMSY, coupled with limited dissemination of NFDB's existing brochures, guidelines, and DPR templates, has further reduced engagement and proposal submission.

To address these issues and improve fund utilization in the forthcoming phase, the participating states recommended that:

- Joint state-level awareness and capacity-building programmes be organized by NFDB, NABARD, and State Departments to improve understanding of the scheme's provisions.
- Dedicated FIDF coordination cells or nodal officers should be established in each state to strengthen institutional communication and track project progress.
- Simplified and standardized loan procedures will be introduced through pre-approved model projects and close coordination with financing banks to expedite approvals.
- Active promotion of cooperatives and private sector participation should be undertaken through the dissemination of success stories, handholding support, and DPR development assistance.
- Integration of FIDF with PMMSY and state schemes should be pursued to enhance synergy, avoid duplication, and ensure better alignment of infrastructure development priorities.

Implementation Progress and Challenges

Implementation progress across the inland and reservoir-based states has been minimal. Except for a few private sector initiatives, most states reported negligible or no project submissions under FIDF during Phase I. The discussions revealed that while some outreach efforts were made recently, systematic follow-up, institutional coordination, and clarity on modalities have been lacking.

Key Challenges Identified:

- **Inadequate Awareness:** Several states, including Telangana and Uttar Pradesh, confirmed that no dedicated FIDF awareness programs were conducted in Phase I. In Telangana, officials

openly admitted that neither departmental staff nor farmers were fully aware of the scheme's provisions.

- **Coordination Gaps:** NFDB, NABARD, and state fisheries departments have not maintained consistent communication. Many states were unaware of the brochures, guidelines, and model DPRs already prepared by NFDB.
- **Banking and Procedural Bottlenecks:** States such as Uttar Pradesh and Chhattisgarh cited challenges in accessing credit due to lengthy loan approval processes, collateral requirements, and limited engagement from banks.
- **Preference for Subsidy Schemes:** Officials across states reiterated that beneficiaries prefer PMMSY and other subsidy-based programs over credit-linked ones like FIDF.
- **Capacity and Technical Constraints:** Most states lack trained personnel for preparing DPRs, techno-economic project reports, conducting viability assessments, and handling financial appraisals.
- **Low Private Sector Participation:** Chhattisgarh and Assam officials noted poor response from cooperatives and private entrepreneurs, who found the process complex and time-consuming.
- **Limited Follow-Up Mechanisms:** Absence of state-level meetings and dedicated FIDF cells has hindered regular progress tracking and project development.

Critical Issues and Scope for Improvement

- The underperformance of FIDF in inland and reservoir-based states is due to operational and institutional challenges rather than flaws in the scheme design.
- Weak coordination and monitoring systems within State Fisheries Departments have limited the project development and delayed proposal submissions.
- Limited understanding among officers, entrepreneurs, and cooperatives regarding eligible components and loan modalities has restricted participation.
- Private beneficiaries and cooperatives remain underrepresented in infrastructure development initiatives.
- Lack of physical consultations and hands-on training has weakened engagement and awareness at the field level.
- Over-reliance on virtual meetings has reduced the effectiveness of follow-up and beneficiary interaction.
- Minimal documentation and dissemination of successful FIDF-supported projects have failed to build confidence among potential investors.
- Structured awareness and outreach programs should be jointly organized by NFDB, NABARD, and DoF at state and district levels with printed brochures, FAQs, and model DPRs in regional languages.
- Dedicated FIDF coordination cells or nodal officers should be established within State Fisheries Departments to act as focal points for communication and project tracking.

- Capacity-building workshops should be conducted for officers and entrepreneurs on project formulation, techno-economic appraisal, and credit facilitation.
- Loan processing should be simplified through model projects and streamlined documentation in coordination with banks to minimize delays.
- Periodic in-person consultations and joint monitoring sessions should be held to identify implementation bottlenecks and share successful approaches among states.
- States should document and showcase successful projects from different regions to motivate new applicants and investors.
- Integration of FIDF interventions with PMMSY and relevant state schemes should be ensured to maximize complementarity and resource efficiency.

2.4. Emerging, Hilly & Frontier States/UTs

An online meeting was held on 16th October 2025 (Afternoon) with the states categorized under Group 4, Emerging, Hilly & Frontier States/UTs, namely Uttarakhand, Jammu & Kashmir, Mizoram, Manipur, Arunachal Pradesh, and Himachal Pradesh, to evaluate the progress and discuss the challenges faced in the implementation of the FIDF Scheme. The FIDF evaluation team comprised Mr. Rajdeep Mukherjee, Policy Analyst, BOBP-IGO, Chennai; Dr. P. Selvaraj, Retired CGM, NABARD; along with the NFDB team led by Dr. Nandkishor A. Ingole, M&E Expert, NFDB, Hyderabad and Mr. B. Bhaskar, M&E Expert, DoF, Delhi. Mr. Somanath from the Department of Fisheries, Himachal Pradesh, presented details of the state's FIDF-funded Fisheries Training Centre at Una and ongoing Recirculatory Aquaculture System (RAS) expansion initiatives. Dr. C. Moya, Fisheries Official from Mizoram, shared that awareness about the FIDF Scheme remains low and uptake is currently limited to one private project, though more proposals are expected as awareness increases.



BOX 11. KEY HIGHLIGHTS AND RECOMMENDATIONS

- The FIDF scheme is relevant for infrastructure development in hilly and frontier states, where resource potential exists but institutional capacity is limited.
- Himachal Pradesh reported 85% completion of its FIDF-supported Fisheries Training Centre, highlighting its value in building comprehensive training and entrepreneurship facilities.

- States noted low beneficiary interest in FIDF due to higher subsidy options under PMMSY and state schemes; awareness and sensitization efforts need scaling up.
- Members suggested convergence of FIDF loans with PMMSY/state subsidy schemes to reduce upfront beneficiary contribution, particularly for capital-intensive systems like RAS.
- Administrative coordination among State Fisheries, Finance Departments, and NABARD needs streamlining to avoid delays and clarify repayment responsibilities.
- Himachal Pradesh recommended revising the unit cost for RAS projects from ₹50 lakh to ₹75 lakh to reflect realistic construction costs in cold-water regions.
- Greater awareness generation, simplified procedures, and blended finance models were recommended to improve FIDF uptake and project execution in hilly states.

Appropriateness of the Scheme

The FIDF scheme was considered highly relevant for infrastructure development in hilly and frontier states, where fisheries potential remains underutilized. Himachal Pradesh highlighted its use of FIDF to establish a state-of-the-art Fisheries Training Centre at Una, a comprehensive facility catering to fish farmers, vendors, and entrepreneurs. The scheme was appreciated for enabling large-scale, government-to-government infrastructure projects that would not be feasible through smaller subsidy programs. However, it was noted that individual beneficiaries show limited interest due to the availability of higher subsidy options under PMMSY and state schemes like *Mukhya Mantri Matsya Palan Yojana*.

Implementation Progress and Challenges

Himachal Pradesh's project is 85% complete and expected to be operational by January 2026. Initial delays were attributed to the identification and replacement of the executing agency, which slowed construction progress. NABARD and DoF representatives acknowledged that procedural and financial approval layers, especially at the state finance departments, often create bottlenecks. Other states, such as Mizoram, have shown limited uptake of FIDF primarily due to low awareness and a reluctance among small-scale fishers/entrepreneurs to engage with loan-based schemes. Coordination between central and state departments and the banking system remains a critical operational challenge.



Critical Issues and Scope for Improvement

- Convergence with subsidy schemes: Participants proposed combining subsidy components under PMMSY or state schemes with FIDF loans to bridge beneficiary contribution gaps, especially for capital-intensive systems like RAS (Recirculatory Aquaculture Systems).
- Beneficiary reluctance: The perception of loan repayment obligations discourages participation; hence, partial interest subvention or blended finance models were suggested.
- Administrative clarity: The need to streamline repayment responsibilities between state governments, beneficiaries, and NABARD was emphasized to avoid procedural confusion.
- Awareness and outreach: States must enhance awareness through training and Panchayat-level sensitization to popularize FIDF among entrepreneurs.
- Unit cost revision: Himachal Pradesh recommended upward revision of the unit cost for RAS projects from ₹50 lakh to ₹75 lakh to realistically cover cold-water aquaculture investments.

BOX 12. SUMMARY OF FIDF IMPLEMENTATION ACROSS PARTICIPATING STATE BENEFICIARIES

- FIDF remain a well-conceived and relevant initiative bridging critical infrastructure gaps across fisheries, from harbours and seed farms to cold chains and RAS units. Its alignment with national goals for sustainable fisheries and value-chain enhancement underscores its importance. However, the credit-linked model has limited access for states and beneficiaries accustomed to grant-based schemes like PMMSY and other schemes like RIDF. Outdated unit costs, weak DPR and consultancy support, procedural delays, and poor inter-agency coordination have further constrained implementation, especially in smaller or inland states. Tamil Nadu leads in completed projects, while Gujarat, Maharashtra, Andhra Pradesh, and Odisha show varying degrees of progress amid financial concurrence and approval delays.
- To strengthen outcomes, states have urged revision of cost norms, inclusion of DPR expenses, and simplified clearances through standardized templates and model DPRs. Establishing dedicated FIDF cells, technical partnerships with expert institutions, and capacity building for engineers and entrepreneurs were key suggestions. Blended finance models, convergence with PMMSY and Sagarmala, and integration of green, climate-resilient design principles were widely recommended. Overall, while FIDF has proven its value in leading coastal states, it must evolve into a more adaptive, inclusive, and technically supported mechanism that balances financial realism with streamlined execution and sustainable impact.

Key highlights

- FIDF is viewed by most participating states as a conceptually strong and nationally relevant mechanism for addressing major infrastructure gaps in fisheries, covering harbours, aquaculture systems, post-harvest, and market linkages.

- Its flexibility allows diverse applications from large marine harbours in coastal states to RAS, seed farms, and cold-chain facilities in inland and hilly regions, making it contextually suitable across geographies.
- The credit-linked model, however, limits accessibility for beneficiaries more accustomed to grant-based schemes like PMMSY and other schemes like RIDF, while outdated unit cost ceilings and limited DPR/consultancy capacity further restrict participation.
- Implementation progress is uneven; Tamil Nadu leads in completed projects, Gujarat and Maharashtra report strong physical progress but slow disbursement, and several inland and smaller states show minimal uptake due to procedural and institutional barriers (Figure 14).
- Major challenges include prolonged DPR preparation and clearance processes, weak coordination among NFDB, NABARD, and state agencies, the finance department, and limited awareness at the operational level staff.
- Key improvements suggested including revising unit cost ceilings, funding DPR and consultancy preparation, developing model DPR templates, and setting up dedicated FIDF coordination cells at the state level.
- States also recommended blended financing models combining loans and grants, structured capacity-building programs, and mandatory public consultations to strengthen implementation ownership and social acceptance.
- Integrating climate-resilient, green, and blue infrastructure principles, alongside convergence with schemes like PMMSY and Sagarmala, was emphasized as essential for improving the sustainability and long-term impact of FIDF interventions.

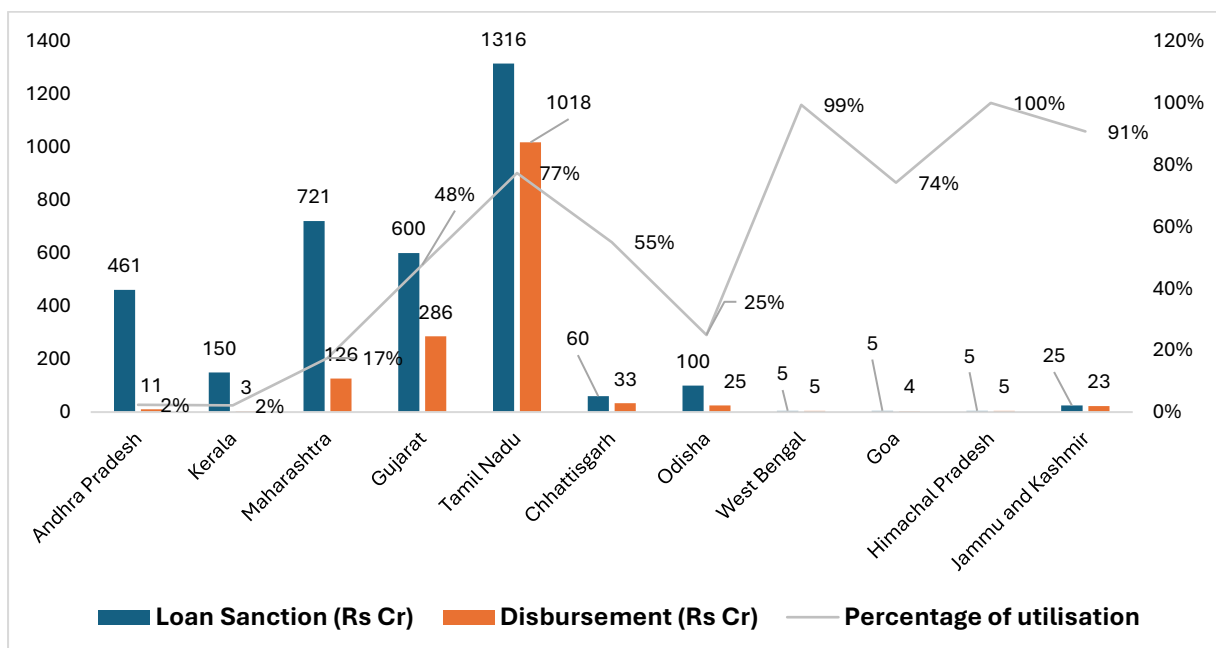
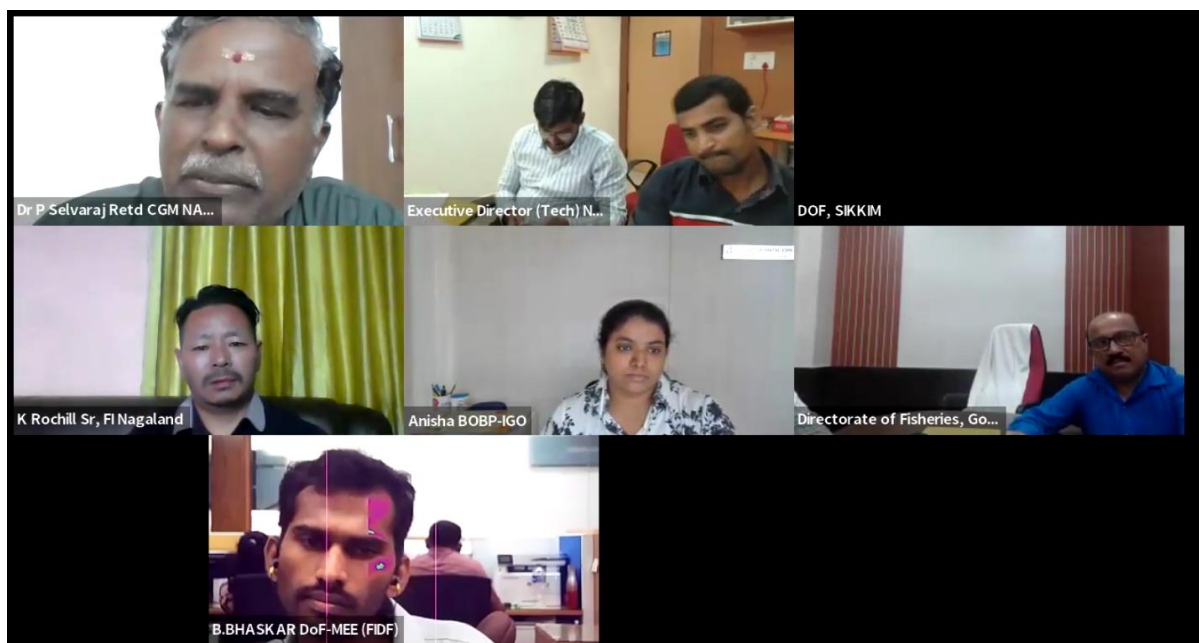


Figure 14. Amount disbursed and share of fund utilised by the beneficiary states

2.5. States/UTs yet to avail FIDF scheme

An online meeting was held on 17th October 2025 (forenoon) with the states categorized under Group 5, States/UTs which have not availed any project under the FIDF scheme, namely Bihar, Nagaland, Tripura, Sikkim, Meghalaya, Rajasthan, Punjab, Delhi, Ladakh, Andaman & Nicobar Islands, Lakshadweep, Dadra & Nagar Haveli, Daman & Diu, and Chandigarh, to understand the factors and circumstances leading to the non-availment of projects under the FIDF scheme. Fisheries Officials from the states of Nagaland, Bihar, Sikkim and Tripura participated in the discussion. The session was chaired by the FIDF evaluation team comprising Mr. Rajdeep Mukherjee, Policy Analyst, BOBP-IGO, Chennai; Dr. P. Selvaraj, Retired CGM, NABARD; Dr. Nandkishor A. Ingole, M&E Expert, NFDB, Hyderabad; and Mr. B. Bhaskar, M&E Expert, DoF, Delhi.



BOX 13. HIGHLIGHTS AND RECOMMENDATIONS

- The meeting reaffirmed that although FIDF's structure is sound, limited awareness and overlapping grant schemes have slowed participation.
- Tripura and Nagaland cited dependence on RIDF and PMMSY, resulting in low utilization of FIDF. The State Finance Department has to be briefed about the advantages of FIDF over RIDF.
- Participants proposed simplifying the approval process and aligning eligibility with smaller-scale infrastructure.
- Promotion of innovative projects such as ornamental fisheries, aquatourism, and government-farm upgradation was encouraged.
- The team recommended continued extension of the scheme with design modifications to attract both government and private investments in underserved states.

Appropriateness of the Scheme

Participants acknowledged the relevance of the FIDF scheme for strengthening aquaculture infrastructure in less developed and frontier regions. However, many states observed that similar or

overlapping schemes such as PMMSY and RIDF already cover several infrastructure and livelihood needs, leading to limited state-level uptake of FIDF. States like Tripura and Nagaland noted that while FIDF's objectives remain important, farmers prefer grant-based programs over credit-linked funds.

Implementation Progress and Challenges

States reported no sanctioned projects under FIDF so far. Tripura highlighted that despite awareness activities, farmers showed low interest due to concurrent subsidy-based schemes and limited confidence in loan repayment mechanisms. Nagaland officials mentioned that they are currently utilizing RIDF funds for fisheries infrastructure, and state finance departments are hesitant to take parallel loans under FIDF. This may be attributed to a lack of awareness of the merits of FIDF Bihar indicated that nine components have been identified and DPR preparation is in progress, but formal approval is pending at the State level. Lack of awareness and procedural delays were recurring concerns.

Critical Issues and Scope for Improvement

- States emphasized the need for coordination with state finance departments for timely concurrence.
- The loan-based model was cited as a deterrent for small and marginal fish farmers. There is scope for integrating FIDF with existing central schemes to enhance adoption.
- Specific Awareness and capacity-building programs for state officials and entrepreneurs were recommended.
- Potential areas for expansion include ornamental fisheries, aquatourism, and fish processing in North-Eastern states, where infrastructure support is lacking.

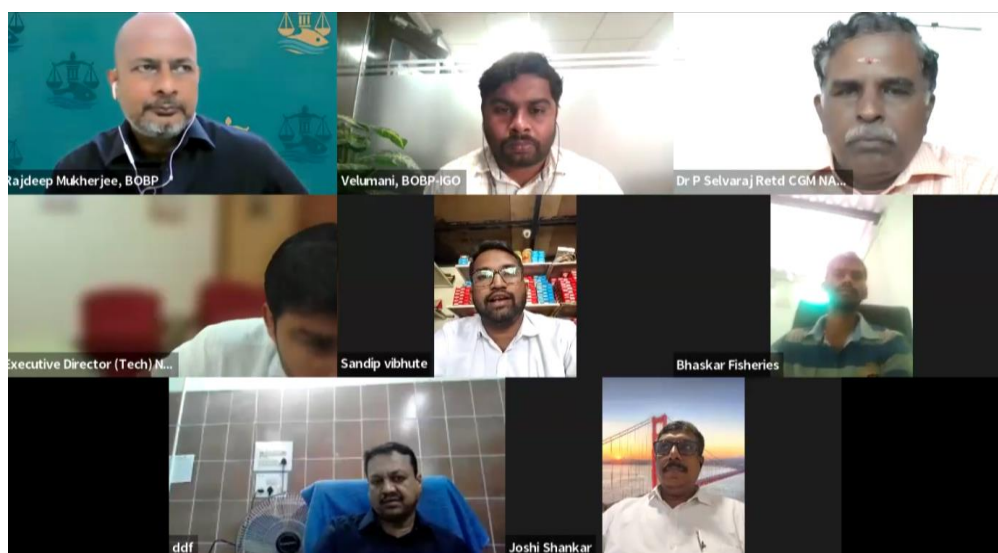
BOX 14: SUMMARY OF DISCUSSIONS WITH STATES YET TO AVAIL FIDF SCHEME

- States and UTs such as Bihar, Nagaland, Tripura, Sikkim, Meghalaya, Rajasthan, Punjab, Delhi, Ladakh, Andaman & Nicobar Islands, Lakshadweep, Dadra & Nagar Haveli, Daman & Diu, and Chandigarh have not yet availed projects under FIDF.
- Limited awareness of the scheme's procedures and overlapping grant-based programs like PMMSY and RIDF have reduced interest in applying for FIDF funding.
- Several states rely on alternative financing mechanisms or state budgets for fisheries infrastructure instead of loan-based support.
- Officials cited procedural delays, lack of technical capacity for DPR preparation, and complex financial concurrence requirements as key deterrents.
- Tripura and Nagaland reported dependence on RIDF and PMMSY funds, leading to duplication and reduced incentive to use FIDF.
- Small and marginal fish farmers prefer grant-based schemes due to reluctance toward loan repayment commitments.
- States proposed simplifying approval procedures and broadening eligibility to include smaller-scale and innovative projects.
- The evaluation team recommended continued scheme extension, design modifications, and awareness programs to attract both government and private participation in underserved regions.

2.6. Private beneficiaries

The evaluation meeting on FIDF projects availed by the private sector was held online on 18th October 2025 at 12:30 PM. The session was chaired by Er. Ch. Srinivas, Executive Director (Technical), NFDB. Dr. P. Selvaraj, Retired CGM, NABARD, Mr. Rajdeep Mukherjee, Policy Analyst, BOBP-IGO and Dr. Nandkishor A. Ingole, M&E Expert, NFDB, Hyderabad, formed the evaluation team. The progress of projects sanctioned to private beneficiaries under the FIDF scheme was discussed. The meeting also sought stakeholder feedback on operational issues, banking procedures, and measures to enhance participation.

The private beneficiaries who attended were Mr. Sandip Vibhute (Maharashtra), Mr. Joshi Shankar (Blue Bay Shrimp Hatchery, Puducherry), Mr. Sourav Patra (West Bengal), Mr. S. Patra (West Bengal), and Mr. Richi Kotak, DGM (Finance), ABIS Exports India Pvt. Ltd., Uttar Pradesh. From the government side, the Deputy Director of Fisheries, Odisha, participated, providing insights from the state's perspective.



BOX 15. KEY HIGHLIGHTS OF DISCUSSION WITH PRIVATE BENEFICIARIES

- Participants agreed that the FIDF scheme continues to play a crucial role in supporting capital-intensive fisheries infrastructure, particularly for private sector projects such as feed mills, hatcheries, and processing units that fall outside the scope of PMMSY or other subsidy-based schemes.
- Private entrepreneurs highlighted procedural and banking-related delays as the main bottlenecks in the approval and disbursement process. Multiple rounds of document clarification, variation in collateral requirements, and inconsistent understanding of FIDF guidelines among banks were identified as recurring issues.
- Beneficiaries from states like Maharashtra, West Bengal, and Odisha shared that while the scheme offers long repayment periods and interest subvention benefits, the 3% rate is insufficient to make borrowing attractive given prevailing high commercial lending rates. They recommended an increase to 5% and greater involvement of NABARD in bank sensitization.

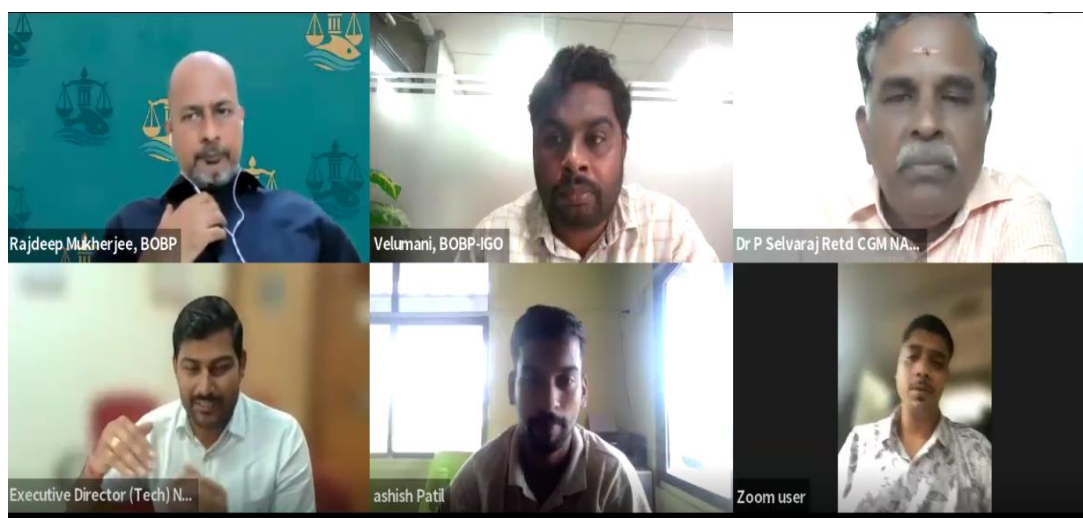
- Entrepreneurs appreciated NFDB’s technical and monitoring support, noting that officers were approachable and cooperative in facilitating project appraisals and coordination with banks. However, participants felt that more awareness programmes and simplified DPR formats are needed to attract new applicants.
- The meeting underscored the importance of stronger convergence among FIDF, PMMSY, and state funding mechanisms. Participants suggested developing a common digital platform to integrate financial schemes, track proposals, and promote better coordination among NFDB, NABARD, and State Fisheries Departments.

Appropriateness of the scheme

Members agreed that FIDF is well-designed for medium and large-scale enterprises involved in hatcheries, feed mills, and processing units, where existing schemes like PMMSY or RIDF cannot fully meet financing requirements. It was noted that for small-scale or individual farmers, schemes with upfront subsidies are still more attractive, while FIDF serves a critical role in bridging long-term credit needs for infrastructure development.

Implementation progress and challenges

Members mentioned that a few sanctioned projects from private entrepreneurs have moved forward with support from NFDB and NABARD. However, delays were reported in loan processing and sanctioning due to additional collateral requirements and varied interpretations of credit guarantee provisions by banks. Limited awareness among district-level fisheries officers and bank officials about the FIDF operational process was identified as a recurring bottleneck.



Specific challenges:

A private entrepreneur expressed difficulties at the bank branch level, where officers frequently asked for renewed documents and additional agreements even after the projects had been processed. He also explained that banks expect long-term lease periods and discourage short-term leases, though renewable on an annual basis. This defeats the purpose of long-duration repayment available under FIDF. It was suggested that NFDB and the Department of Fisheries work with banks to allow multi-year

lease models to be treated as acceptable security for FIDF projects. This ice-breaking may lead to sanctions and implementation of many FIDF proposals in Maharashtra.



From Odisha, the Deputy Director of Fisheries stated that seven projects had been sanctioned under FIDF, three for Fish Landing Centres, two for marketing infrastructure, and two for hatcheries. He reported an inordinate delay at the bank level, though the state government's matching fund component had already been approved. Further, he mentioned that although FIDF has many advantages, the state-funded MKUY scheme and central PMMSY scheme were being preferred by smaller entrepreneurs due to faster processing and higher subsidy support.

Mr. Sourav Patra, an entrepreneur from West Bengal, shared that his feed mill project, initially estimated at ₹2.00 crore rupees was scaled down by the bank to ₹1.60 crore because of collateral limitations. Despite mortgaging both his personal and project assets, the bank insisted on an additional ₹40 lakh in collateral beyond the required twenty-five per cent margin. He requested that the machinery cost, which already represents about eighty percent of the total project cost, should be accepted as primary security by banks. He further explained that although his project had been technically appraised and supported by NFDB, the sanction and release of funds were delayed due to the bank's collateral norms.

On the contrary to this Mr. Richi Kotak from ABIS Exports from Uttar Pradesh informed that his project for the establishment of a fish feed mill under FIDF had excellent support from the bank. This may be attributed to the long-term relationship the company had with banks for its other projects in animal husbandry. He suggested for increased interest subvention under FIDF as the activities are capital-intensive.

Mr. Rajdeep Mukherjee and Dr. P. Selvaraj from BOBP-IGO observed that the slow implementation was due to an inadequate understanding of the FIDF operational guidelines among bank officials. They suggested that structured sensitization programmes be organized exclusively for bank officers to clarify the credit guarantee mechanism and the subvention structure. They also highlighted the need for a uniform appraisal format and clear procedural guidance from NFDB and NABARD to reduce delays and ensure consistent project evaluation.

Critical issues and scope for resolution

Limited awareness and outreach: Many private entrepreneurs and district-level fisheries officers, and bank officers remain unaware of FIDF's specific advantages over other schemes like PMMSY or state subsidies. This lack of understanding has restricted participation from deserved smaller and mid-scale private players. It was suggested that NFDB, in collaboration with State Fisheries Departments and NABARD, organize targeted awareness and orientation programmes for entrepreneurs, feed manufacturers, hatchery operators, and processors. Involving industry associations in dissemination workshops could also improve engagement and clarity. This issue may be taken up with SLBCs of all states. They may be requested to communicate the same to DCC meetings, where the development of fisheries infrastructure in the district under FIDF could be discussed as a special agenda. This would not only result in financing under FIDF but also motivate bankers to support all activities, which could effectively utilise the created infrastructure.

Procedural delays in loan sanction and disbursement: Entrepreneurs reported long delays between project submission, technical appraisal, and final loan sanction, often exceeding six months. The main reasons include repetitive clarifications, inadequate understanding of scheme guidelines among bank officials, and the absence of fixed turnaround timelines. Participants recommended issuing a standardized procedural checklist for banks, introducing a central tracking system to monitor application progress, and designating nodal officers within major banks for FIDF projects.

Collateral and credit guarantee concerns: Banks continue to insist on substantial collateral despite the availability of a credit guarantee mechanism. Many applicants are unaware of this facility or find banks reluctant to apply it. Participants proposed that NFDB and NABARD jointly issue an advisory clarifying credit guarantee norms, ensure their uniform application across banks, and conduct training for bank managers on credit risk mitigation.

Low attractiveness of the subvention rate: The 3% interest subvention currently offered under FIDF is perceived as insufficient to offset the high lending rates charged by commercial banks (10-12%). Several participants emphasized that increasing the subvention to at least 5% could enhance uptake. In addition, it was suggested that NFDB explore blended financing models, combining interest subvention with partial capital subsidy support for high-priority sectors such as hatcheries, processing plants, and cold chain units.

Lack of integration with other schemes: Private entrepreneurs often face confusion regarding overlaps and complementarities between FIDF, PMMSY, and state-level programmes. This results in duplication or non-utilization of available funds. The participants suggested creating a unified online portal that displays available financial options for each infrastructure category, with an integrated dashboard reflecting project status across schemes.

Inadequate coordination between institutions: Although NFDB and NABARD provide support, coordination at the state and district level between Fisheries Departments, financial institutions, and applicants remains weak. This leads to poor information flow and slow approvals. It was proposed that a multi-stakeholder coordination cell be established in each state, with periodic review meetings involving NFDB, NABARD, state officials, and Lead banks to address bottlenecks in real time.

Limited monitoring and Tracking/feedback mechanisms: Once projects are sanctioned, follow-up and technical guidance during implementation are often minimal. Participants recommended strengthening NFDB's monitoring framework through quarterly tracking/ reviews, on-site inspections,

and digital reporting formats for off-site monitoring of the physical and financial progress of project execution.

Absence of digital transparency: Beneficiaries expressed that there is no clear visibility on the status of submitted proposals or reasons for rejection. A transparent online dashboard showing application status, stage-wise progress, and responsible nodal points would improve accountability and build trust among private investors.

Need for simplification of DPR and documentation: Entrepreneurs highlighted that the detailed project report format is highly technical and repetitive, discouraging smaller applicants. Simplifying DPR templates, providing model project reports, and enabling digital submission with automated validation could reduce procedural burden and improve participation.

2.7. Financial institutes

An Online meeting was held by NFDB, BOBP IGO, with financial partners NCDC and NABARD on the afternoon of 17th October 2025. Mr. Rajdeep Mukherjee, Policy Analyst, Bay of Bengal Programme Inter-Governmental Organisation (BOBP-IGO) facilitated the discussion, along with Dr. P. Selvaraj, Retired Chief General Manager, NABARD, and Dr. P. S. Ananthan, Dean (External Relations) ICAR-CIFE. From NFDB, Dr. Nandkishore A. Ingole, M&E Expert, NFDB, Hyderabad and Mr. B. Bhaskar, M&E Expert, DoF, Delhi participated and provided insights from the scheme implementation side. The National Cooperative Development Corporation (NCDC) was represented by Mr. Kailas Kailash Kumar Kaushik, Director (formerly of the Fisheries Division, presently with the Dairies Division); Mr. Nilesh Suresh Patil, Deputy Director, Fisheries and Tribal Division, Head office, NCDC; Mr. Manish Kumar, DGM, Project Finance Division, NABARD, Mumbai. Ms. Divya Bhatt, Assistant Director, Fisheries & Tribal Division, NCDC and Dr. Vibha Consultant, NCDC.



Members acknowledged that the FIDF Scheme remains relevant for addressing the infrastructure and investment gaps in the fisheries sector. However, they observed that the presence of similar schemes such as the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Rural Infrastructure Development Fund (RIDF) often results in overlapping objectives and confusion among beneficiaries. As PMMSY offers grant-based support, it tends to attract more applicants compared to FIDF's loan-based interest subvention model. Consequently, FIDF has seen limited uptake, particularly among small-scale fishers and cooperatives who are reluctant to take on loans. The partners agreed that while the scheme is conceptually strong and relevant, its current structure is better suited to financially

sound entities and larger cooperatives capable of managing loan repayments, rather than smaller beneficiaries with limited financial resilience.

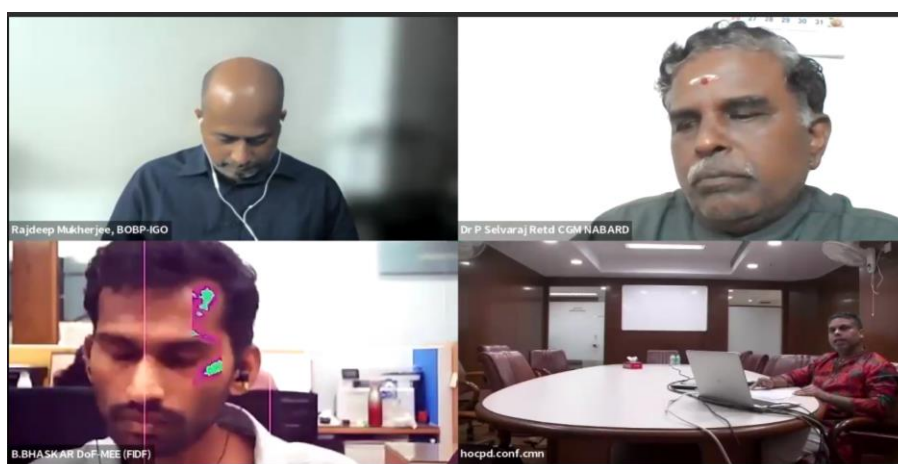
Both NABARD and NCDC desired that the FIDF scheme to be extended to further period of 5 years as there is huge untapped potential under Fisheries infrastructure and this will also help overall development of the sector.

BOX 16. KEY HIGHLIGHTS OF DISCUSSION WITH STATES YET AVAIL FIDF SCHEME

- The FIDF scheme remains relevant for fisheries infrastructure development but suffers from overlap with grant-based schemes like PMMSY, reducing its appeal among small-scale beneficiaries.
- The outdated unit costs (still based on 2018 estimates) and low 25 per cent credit guarantee coverage were identified as major barriers to project viability and loan accessibility.
- NCDC highlighted that over 100 awareness programmes have been held, yet the response from cooperatives remains limited due to a lack of DPR funding support and procedural delays.
- Coordination gaps among NFDB, NABARD, and NCDC and the absence of convergence between FIDF and other government schemes were seen as key institutional challenges.
- Participants agreed on the need to revise unit costs, enhance credit guarantee coverage, include DPR preparation support, and adopt a digital single-window system to streamline project processing and improve implementation efficiency.

Appropriateness of the Scheme

The implementing partners recognized that the FIDF Scheme continues to be relevant in addressing infrastructure gaps in the fisheries and aquaculture sectors. However, overlaps with other schemes such as PMMSY were highlighted, particularly because PMMSY provides grant-based assistance while FIDF operates on an interest subvention model. This makes FIDF comparatively less attractive to small-scale and weaker entities, including cooperatives, who prefer subsidy-oriented schemes. The partners observed that FIDF is more suited to financially strong cooperatives or private enterprises that can manage repayment responsibilities and sustain long-term credit commitments.



Implementation Process and Challenges

- NCDC shared that over 100 awareness programmes were organized across India to promote the scheme among cooperatives.
- Despite this, proposal mobilization remains low, due to procedural hurdles and a lack of viable DPR formulation support.
- The unit costs used under FIDF are outdated (from 2018), making project costs unrealistic.
- Credit guarantee coverage is only 25%, leaving cooperatives unable to secure adequate loans as they lack collateral or assets.
- Duplication and confusion occur when FIDF is promoted jointly with subsidy-based schemes like PMMSY; most participants naturally opt for the latter.
- The lengthy approval and documentation process (multiple committees, mortgage formalities, and verification) further delays fund flow.



Critical Issues and Scope for Improvement

- The unit costs under FIDF continue to reflect 2018 rates, making project appraisals unrealistic to current market rates and discouraging participation. These need to be revised based on current market prices to ensure feasibility and attract credible proposals.
- The low level of credit guarantee coverage of 25 per cent prevents cooperatives and small entities from accessing adequate loans, as most of the private entrepreneurs lack the collateral required by lending institutions. Increasing this coverage to 75–85 per cent would make financing more inclusive and practical.
- The absence of a dedicated provision for DPR formulation support adds to the financial burden of applicants, leading to poor-quality or incomplete submissions. Introducing assistance for DPR preparation, similar to the RIDF model, was suggested.

- There is limited clarity on how FIDF can be effectively dovetailed with other government initiatives, such as PMMSY or RIDF. Establishing clear guidelines for convergence could expand the scheme's reach and reduce duplication of efforts.
- The present coordination between NFDB, NABARD, and NCDC remains weak, with limited communication at different stages of project approval and implementation. A more integrated approach, including joint monitoring and periodic evaluation meetings, was proposed.
- Beneficiaries tend to prefer schemes with grants over those offering interest subvention, highlighting the need for a better incentive structure. Combining limited grant components with interest subvention or offering interest waivers for timely repayments could make FIDF more attractive.
- It was recommended to strengthen the role of NCDC and FISHCOPFED in mobilizing, handholding, and monitoring cooperatives to improve proposal quality and implementation outcomes.
- Awareness and outreach activities should be targeted towards financially strong cooperatives and entities capable of repaying loans, rather than general mixed groups.
- The approval process could be streamlined by introducing a digital single-window platform to reduce administrative delays and enhance transparency.

Summary of the discussion of the implementing partners

The discussion reaffirmed that the FIDF remain a vital and relevant mechanism for addressing critical infrastructure and investment gaps in the fisheries and aquaculture sectors. However, the partners noted that overlaps with grant-based schemes such as PMMSY and RIDF have reduced FIDF's appeal among smaller cooperatives and fishers who are hesitant to engage in loan-based models. Despite over 100 awareness programs conducted by NCDC, overall participation remains limited due to procedural delays, outdated unit cost norms from 2018, insufficient support for DPR formulation and a low credit guarantee coverage of only 25 per cent. The partners agreed that the scheme's current structure primarily benefits financially strong cooperatives and enterprises capable of loan repayment rather than smaller, resource-constrained beneficiaries. It was recommended that FIDF be strengthened through updated cost norms, enhanced credit guarantee coverage (up to 75–85 per cent), dedicated DPR preparation support, and clearer convergence with PMMSY and RIDF. Improved coordination among NFDB, NABARD, and NCDC, coupled with a digital single-window processing system and targeted outreach to financially viable cooperatives, was emphasized as essential for improving accessibility, efficiency, and the overall impact of the scheme.

2.8. Research and Training Institutes

An online meeting was held by NFDB and BOBP-IGO with research institutions on the evening of 17th October 2025 to discuss the implementation, challenges, and research perspectives related to the FIDF scheme. Mr. Rajdeep Mukherjee, Policy Analyst, Bay of Bengal Programme Inter-Governmental Organisation (BOBP-IGO) facilitated the discussion, along with Dr. P. Selvaraj, Retired Chief General Manager (CGM), NABARD; Dr. Nandkishor A. Ingole, Monitoring and Evaluation (M&E) Expert, NFDB Hyderabad and Mr. B. Bhaskar, M&E Expert, DoF, Delhi, participated and provided insights from the scheme implementation side. Representatives from ICAR-Central Institute of Brackishwater Aquaculture (ICAR-CIBA), ICAR-Central Institute of Fisheries Technology (ICAR-CIFT), the Central

Institute of Fisheries Nautical and Engineering Training (CIFNET), the National Institute of Fisheries Post-Harvest Technology and Training (NIFPHATT), Kochi, and the Central Institute of Coastal Engineering for Fisheries (CICEF), Bengaluru, attended the session.



BOX 17. KEY HIGHLIGHTS OF DISCUSSION WITH STATES YET AVAIL FIDF SCHEME

- **Capacity Building and Technical Training:** Institutions such as CIFNET emphasized their role in skill development and capacity building for fishers, particularly in areas like deep-sea fishing, tuna long lining, engine maintenance, and the use of electronic equipment. They also highlighted the potential to integrate awareness of FIDF during such training programmes to inform fishers about financial opportunities for vessel and infrastructure acquisition.
- **Linking Research with Industry Needs:** Research representatives noted that while India's fisheries research system-comprising organizations like CMFRI, CIFT, and NIFPHATT-has produced valuable technologies, there remains a gap between research output and industry application. Strengthening collaboration between research institutions, industry stakeholders, and policy bodies was recommended to ensure technology transfer and adoption.
- **Coordination Challenges among Ministries:** Experts observed that in India, research institutions fall under the Ministry of Agriculture, while fisheries management lies with the Ministry of Fisheries. This institutional separation sometimes limits seamless integration of research findings into policy and management decisions, underscoring the need for improved inter-ministerial coordination.
- **Role in Policy and Innovation Support:** Institutions like BFRI (Bangladesh) and CMFRI (India) were cited as vital contributors to policy formulation, stock assessment, and innovation in aquaculture and marine fisheries. Strengthening their interface with implementation agencies under FIDF could enhance the scientific and sustainable foundation of fisheries infrastructure development.

Appropriateness of the Scheme - Research Institutions' Perspective

Representatives from fisheries research and training institutions such as CMFRI, CIFT, and CIFNET appreciated the overall intent and design of the FIDF scheme in strengthening fisheries infrastructure and capacity in the country. They viewed the scheme as a timely initiative aligned with the goals of enhancing production, ensuring sustainable resource utilization, and promoting livelihood

diversification. However, they emphasized certain key aspects for improving its long-term relevance and impact.

Research institutions highlighted the importance of linking scientific advancements with infrastructure development, noting that many facilities created under FIDF could achieve higher productivity if integrated with appropriate technologies and best management practices developed by research bodies. Strengthening collaboration between research institutions and implementing agencies was considered essential to ensure technology adoption and operational efficiency. Institutions also pointed out the need for capacity building and technical training as a parallel component of infrastructure investment. CIFNET representatives noted that training in vessel operation, maintenance, and deep-sea fishing techniques should be expanded, with provisions to raise awareness among fishers about the benefits and processes of availing FIDF support.

Furthermore, research experts stressed the necessity of inter-institutional coordination between the research and policy-making bodies, observing that fisheries research and management often operate under different ministries. Improved coordination, they suggested, would enable better translation of research outputs into practical, policy-driven outcomes, ensuring that infrastructure created under FIDF remains scientifically sound, sustainable, and economically viable.

Implementation Process and Challenges

Research and training institutions such as CMFRI, CIFT, and CIFNET acknowledged that the implementation of the FIDF scheme has led to the development of significant fisheries infrastructure across states. They noted that the scheme has effectively mobilized both public and private participation in establishing hatcheries, landing centres, feed mills, and training facilities. However, they emphasized that the implementation process could be made more effective through better integration of technical expertise from research institutions at the planning and execution stages.

Institutions pointed out that project formulation and design often proceed without adequate consultation with technical experts, resulting in underutilization or suboptimal functioning of certain facilities. They recommended that research organizations be engaged more systematically to provide scientific validation, species-specific technology inputs, and site suitability assessments before project approval. This would ensure that the infrastructure created under FIDF aligns with ecological conditions and production requirements.

They also suggested that implementation timelines and progress monitoring should include periodic technical evaluations involving research bodies. Such collaboration would help identify bottlenecks early and enable corrective actions to enhance project efficiency and sustainability.

Critical Issues and Scope for Improvement

Research institutions highlighted several operational and technical challenges in the implementation of FIDF projects and provided corresponding recommendations to enhance scientific integration, coordination, and the long-term sustainability of the infrastructure created.

Limited involvement of research institutions in project planning and implementation stages has resulted in weak integration of scientific and technical inputs; it is recommended to formally involve research bodies in project appraisal and monitoring to ensure scientific oversight.

Inadequate technical validation of project designs and site selection has affected operational efficiency and sustainability; scientific screening of project proposals should be introduced to ensure environmental and technical suitability before approval.

Lack of coordination between state fisheries departments, implementing agencies, and research organizations has hindered effective knowledge exchange; inter-agency coordination can be strengthened through regular evaluation meetings and shared data platforms.

Capacity building and knowledge transfer components have not received sufficient focus, reducing long-term utilization of infrastructure; joint training and extension programs with CIFNET, CIFT, and CMFRI are recommended to enhance the technical competence of beneficiaries and staff.

Limited use of research-based innovations and sustainable technologies has constrained productivity and impact; adopting proven scientific practices and technologies from research institutions can help ensure efficient and sustainable use of FIDF-supported infrastructure.



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