



# **National Fisheries Development Board**

## **Guidelines for Domestic Marketing**

### **1.0 Introduction**

The establishment of domestic markets plays a very crucial role in the development of fisheries sector in the country. Apart from ensuring nutritional and food security, it also helps in minimizing post-harvest losses, increase revenue, enhance employment opportunities and offers high standards of hygiene and sanitation leading to food safety. The importance of domestic marketing can be understood from the fact that only about 15% of the total fish landing is utilized for export of fishery products and the remaining about 85% is distributed through domestic markets. As more and more trade restrictions are being imposed on the fishery product exports, a well developed domestic marketing system only can ensure the viability of the fisheries sector.

About 70% of the fish catch is marketed fresh and the remaining is utilized in the form of processed, dried, smoked, reduced to fishmeal, etc. As per the available data, a majority of the total population consumes fish in the country with an average per capita consumption of 9 kg. However, the harvested fish is not evenly distributed to interior areas due to lack of transportation and non-availability of proper storage facilities. Therefore, there is a need for balanced system of distribution to make fish available in the interior areas at reasonable rates.

The fish produced in the country both from marine and inland sectors, is marketed domestically through a network of wholesale, major, minor retail, roadside markets, etc. The majority of domestic markets are unhygienic and the fish storing and handling facilities are poor. There is also a lack of proper transportation system including roads, refrigerated vehicles, etc. Availability of potable water, good quality ice, electricity, waste disposal system, etc. is inadequate. There is considerable time lag during the transportation of fish from the landing centre to the interior markets which results in poor quality of material leading to food borne diseases, nutritional and post harvest loss. The activities proposed under NFDB for development of domestic marketing are expected to significantly contribute in reducing post harvest losses, enhance revenue and also improve the hygienic and sanitary conditions in fish markets.

## **2.0 Components of Assistance**

In the backdrop of the above, the following areas have been identified for the development of domestic fish marketing system in the country:

- Modernisation of wholesale markets
- Cold chains of hygienic retail outlets of varying levels
- Schemes under rural development for promoting women and weaker sections in domestic fish marketing

### **2.1 Modernisation of wholesale markets**

The wholesale fish markets are generally located at strategic points where the fish and fishery products arrive and distributed to different parts of the country. The trading is mainly between agents /intermediaries and also packing and repacking of fish take place in these markets. Most of the wholesale markets in the country at present are in an unorganized way, without adequate facilities for fish handling and storage. For improving the wholesale markets, there needs to be adequate parking space for the vehicles, loading and unloading facilities including equipments. A well developed transportation system is an essential component of wholesale marketing. Development of motorable roads, connectivity with other retail and landing centres and interior markets should be established to facilitate easy transportation. Large scale storage facilities, cold storage, provision for ice, water, communication facilities and waste management system, etc. are to be established. Hygiene and sanitation as per prescribed standards should also be enforced.

#### **2.1.1. Eligibility criteria**

- State Fisheries Departments, Local civic bodies such as municipal corporations, Fishermen Cooperative Societies, NGOs dealing with fishers, State fisheries Corporations/State Fishermen federation.
- The NGOs applying for funding should have atleast 3 years track record in the concerned field and should be recommended by autonomous fisheries bodies of the concerned states as State fisheries corporation/ State fishermen federation.
- Modernisation of infrastructure will be provided at places where existing facilities require further development by way of construction and equipments
- The proposal should be viable for contributing to additional income and employment

#### **2.1.2 Requirements**

The components for the financial assistance in the wholesale markets are as follows, where need-based financial support will be provided by the Board:

- Sufficient parking space
- Loading and unloading facilities
- Cold storage facilities
- Hygienic stalls with proper roofing and tiled flooring

- Packing and transportation
- Ice, water and accessories
- Communication facilities
- Waste management system
- Resting room and toilet facilities
- Proper drainage
- Sufficient water supply with overhead tank
- Compound wall with gate for protection
- Canteen

### **2.1.3 Type of Assistance**

The NFDB assistance would be in the form of 20% equity of the investment.

## **2.2 Retail outlets**

The retail outlets are the most important link in the entire domestic marketing system. It is only through retail markets and the fish is traded to the outlets to reach the actual consumer. Here in the retail market system, the fish and fishery products are exchanged in relatively small quantities through a number of transactions. Another important aspect is that the trading is between the seller and the buyer and the fish is transported to nearby locations and markets. The main drawback of the retail market is that the fish reaches for distribution in poor quality due to handling, storage and transportation problems. A chain of cold storages have to be provided right from the primary producer to the consumer in the system, at different locations to control the spoilage. Apart from cold storages, provision of other amenities like hygienic stalls and platforms for trading, potable water, ice facility, proper civil structure, roofing and flooring, moving space for smooth trading of commodities, facility for display of products, suitable equipment for washing, weighing, communication, toilet facilities, etc. are required.

### **2.2.1 Eligibility criteria**

- State Fisheries Departments, Local civic bodies such as municipal corporations, State fisheries corporations/ state fishermen federation, Fishermen Cooperative Societies, SHGs, Corporate bodies and private entrepreneurs.
- The Corporate bodies / private entrepreneurs applying for funding should have at least 3 years track record in the concerned field and should be recommended by autonomous fisheries bodies of the concerned states as State Fisheries Corporation/ State fishermen federation.
- Private entrepreneurs/ Women entrepreneurs and persons belonging to weaker sections residing in rural area shall be required to submit their proposals only for setting up of retail outlets.
- Modernization of infrastructure will be provided at places where existing facilities require further development by way of construction and equipments

- The proposal should be viable for contributing to additional income and employment

### **2.2.2 Requirements**

The components for the financial assistance for retail outlets are as follows, where need-based financial support will be provided by the Board:

- Cold Storage facilities
- Potable water and ice facility (flake ice)
- Hygienic stalls with proper roofing and flooring
- Portable display unit with facility for cutting, storage
- Fish dressing unit
- Unloading facilities
- Waste management system
- Transportation facility
- Communication facilities
- Restroom and toilet facility
- Proper drainage, Compound wall with gate

### **2.2.3 Type of Assistance**

The NFDB assistance would be in the form of 20% subsidy of the investment.

## **2.3 Small scale retail units**

### **2.3.1 Eligibility criteria**

- State fisheries corporations/ state fishermen federation, Fishermen Cooperative Societies, SHGs and private entrepreneurs should have proven track record and should be recommended by the respective state fisheries departments.

### **2.3.2 Requirements**

The components for the financial assistance in the small scale retail units are as follows, where need-based financial support will be provided by the Board:

- Vending stalls with requisite equipments
- Insulated fish boxes
- Deep freezer for storage
- Display arrangement
- Electronic balance
- Equipments for fish dressing and packaging
- Any other suitable items

### **2.3.3 Type of Assistance**

The NFDB assistance would be in the form of 20% subsidy of the investment (Details are given in Table 5).

## **3.0 Submission of Proposals**

All proposals received from eligible applicants shall be submitted to NFDB for consideration and funding. To ensure uniformity in the details provided by the implementing Agencies, application shall be submitted in the following forms:

- (i) **Form DM-I:** Modernization of wholesale markets
- (ii) **Form DM-II:** Retail outlets (Major/Minor/Small Scale Units)

## **4.0 Release of funds**

Generally, the subsidy shall be released in two equal installments for activities relating to modernization of wholesale markets/ retail outlets/ small scale retail units. The first installment shall be released on approval of the proposal by the NFDB and the second installment shall be released after completing the civil work and submission of utilization certificate of the first installment. However, if the Implementing Agency feels that the subsidy should be released in single installment, they may indicate while submitting the proposal to NFDB. All subsidy installments shall be deposited in the bank account of the beneficiary.

## **5.0 Submission of Utilisation Certificate**

The Implementing Agencies shall submit utilization certificates in respect of the funds released to them by the Board. Such certificates shall be submitted in **Form DM- III** on half-yearly basis *i.e.* during July and January of each year. The utilisation certificates can also be submitted in between if activities for which funds were released earlier have been completed and the next dose of subsidy is required to complete the remaining works by the farmer.

## **6.0 Monitoring and Evaluation**

A dedicated Monitoring and Evaluation (M&E) Cell shall be set up at NFDB Headquarters to periodically monitor and evaluate the progress of activities implemented under the NFDB funding. A project monitoring committee comprising of experts in the subject matter, as well as finance and representatives of the Financing Organizations may be constituted to periodically review the progress of the activities including the achievements related to physical, financial and production targets.

**Table : 1 Estimated Cost for Wholesale market (approx.) – above Rs. 1 Crore**

Total area envisaged is 1 acre which is 43560 sq. feet.

<b>Sl. No.</b>	<b>Particulars of investment</b>	<b>Cost (Rs. Lakhs)</b>	<b>Remarks</b>
01.	Sufficient parking space	20.00	20 trucks to be parked at one point of time (20 cents of land)
02.	Loading and unloading facility	5.00	5 Loading Platforms
03.	Cold Storage facility	45.00	3 no. (capacity 10 tons each)
04.	Modern civil structures with sufficient moving space / Hygienic stalls with proper roofing and tiled flooring (50 nos.)	55.00	5000 sq. feet @ 700 Rs. And additional 20000 sq feet @ Rs. 1.00 per sq. feet.
05.	Packing and transportation	7.00	
06.	Ice, water and accessories	42.00	4 no. Flake ice units
07.	Communication facilities	2.00	
08.	Information system	2.00	Digital Display Board of available products and prices
09.	Waste management system	25.00	Effluent Treatment Plants, etc.
10.	Resting room and toilet facilities	5.00	
11.	Proper drainage	10.00	Plumbing
12.	Sufficient water supply with overhead tank	5.00	With taps at vendor platforms, loading and unloading points, etc.
13.	Compound wall with gate for protection	10.00	
14.	Canteen	7.00	
15.	Miscellaneous and unforeseen costs	10.00	
	<b>TOTAL</b>	<b>250.00</b>	

**Table : 2 Estimated Cost for MAJOR RETAIL MARKET – Investment cost from Rs. 50 lakhs to Rs. 1 crore**

Total area envisaged is 0.5acre which is 21780 sq. feet.

<b>Sl. No.</b>	<b>Particulars of investment</b>	<b>Cost (Rs. Lakhs)</b>	<b>Remarks</b>
01.	Cold Storage facility	15.00	2 nos.
02.	Portable water and ice facility	20.00	Flake ice machines
03.	Hygienic stalls with proper roofing and tiled flooring (20 nos.)	14.00	2000 sq. feet @ 700 Rs.
04.	Portable display unit with facility for cutting storage	10.00	Stainless Steel table @ 6 lakhs, Visi-cooler
05.	Fish Dressing facility	2.00	Temperature controlled room with suitable cutting tables, vessels, equipments, etc.
06.	Unloading facility	2.00	2 Loading Platforms, with cleaning facility
07.	Packing and transportation	12.00	Tarred approach road and circling road for transport at Rs. 400 per sq. m.
08.	Waste management system	8.00	Effluent Treatment Plants, etc.
09.	Resting room and toilet facilities	2.00	
10.	Proper drainage, Compound wall with gate for protection	15.00	
	<b>TOTAL</b>	<b>100.00</b>	

**Table : 3 Estimated Cost for minor retail market – Investment cost upto Rs. 50 lakhs**

Total area envisaged is 0.25 acre which is 10890 sq. feet.

<b>Sl. No.</b>	<b>Particulars of investment</b>	<b>Cost (Rs. Lakhs)</b>	<b>Remarks</b>
01.	Cold Storage facility	7.50	1 no.
02.	Portable water and ice facility	10.00	1 Flake ice machines
03.	Hygienic stalls with proper roofing and tiled flooring (10 nos.)	7.00	1000 sq. feet @ 700 Rs.
04.	Portable display unit with facility for cutting, storage	5.00	Stainless Steel table @ 6 lakhs Visi-cooler
05.	Fish Dressing facility	1.00	Temperature controlled room with suitable cutting tables, vessels, equipments, etc.
06.	Unloading facility	1.00	1 Loading Platforms, with cleaning facility
07.	Packing and transportation	6.00	Tarred approach road and circling road for transport at Rs. 400 per sq. m.
08.	Waste management system	4.00	Effluent Treatment Plants, etc.
09.	Resting room and toilet facilities	1.00	
10.	Proper drainage, Compound wall with gate for protection	7.50	
	<b>TOTAL</b>	<b>50.00</b>	



**Table : 4 Schemes under rural development for promoting women and weaker sections – Investments cost for small scale units upto Rs. 10 Lakhs**

Financial sanction is to be provided for the entire unit or the sub-unit Scheme : Setting up of units

Board retain its right to approve the scheme either in full or part on the basis of its merit.

<b>Sl. No.</b>	<b>Facility</b>	<b>Cost (Rs. Lakhs)</b>	<b>Remarks</b>
01.	Vending stalls with requisite equipment	1.00	
02.	Kiosks and similar trading outlets	2.00	
03.	Mobile selling units	5.00	Two / Three wheelers etc
04.	Insulated fish boxes	0.50	2 nos.
05.	Utensils for value addition	0.10	
06.	Stove and cooking gas	0.15	
07.	Refrigerator/ Deep Freezer	0.25	
08.	Any other suitable items	1.00	
	<b>TOTAL</b>	<b>10.00</b>	

**Table : 5      Scheme for small scale retail units upto Rs. 2.0 Lakhs**

Board retains its right to approve the scheme either in full or part on the basis of its merit.

Sl. No.	Facility	Cost (Rs. Lakhs)
01.	Vending stalls with requisite equipment	0.85
02.	Insulated fish boxes (2 Nos.)	0.10
03.	Deep Freezer for storage	0.40
04.	Display unit	0.30
05.	Electronic balance	0.05
06.	Equipment for fish dressing and packaging	0.25
07.	Any other suitable items	0.05
	TOTAL	2.00

**Application for Modernization of Wholesale Markets**

Sl. No	Particulars sought from the applicant	Information furnished by the applicant
(1)	(2)	(3)
1.0	Name and address of the applicant/ firm/ association/ Self Help Group (IN BLOCK LETTERS):	
2.0	Address for communication (telephone/ mobile number):	
2.1	Details of registration in case of NGO/ Society etc.	
3.0	Details of Location of the market to be modernized / proposed to be taken up:	
	a) State:	
	b) District:	
	c) Taluk/ Mandal:	
	d) Revenue Village:	
	e) Survey Number(s):	
	f) Ownership (whether freehold or on lease):	
	g) If on lease, duration of lease:	
	h) Total land area (in ha):	
	i) Area of present civil structure (Plinth area)	
	j) Details of the proposed renovation/ repair works /modernization (Design details/engineering works to be certified by the Department of Fisheries/ local bodies):	
	k) Justification for modernization with expected outcome	
4.0	Details regarding assistance received earlier for the construction/ modernization of the market. Renovation, if any carried out earlier may be mentioned along with the year and amount incurred on such renovation:	
5.0	Whether the applicant is in default of payment to any Financial Institution/ State Government for loan/ assistance availed earlier. If yes, please provide the details and the reasons for default:	

(1)	(2)	(3)
6.0	Estimates regarding infrastructure: (Rs. Lakhs) a) Modern civil structure with sufficient moving space b) Parking space c) Hygienic stalls with modern roofing and flooring d) Cold storage facilities e) Loading and Unloading facilities f) Cost of HACCP norms implementation g) Ice, Potable water facility h) Transportation cost i) Insulated vans/ trucks/ other vehicles (No. and Cost) j) Drainage and waste management facility : k) Communication and networking system l) Amenities for the workers and Public m) Additional land (ha) adjacent to the existing market needed for modernization and the approx. cost for acquiring land	
7.0	Experience and technical competence of the applicant	
8.0	Details regarding economics of operation:	
9.0	Whether any financial tie up has been made for availing Bank loan, if so please provide the details:	
10.0	Expected date of completion of the work and tentative schedule of activities:	
11.0	Expect rate of return of investment	
12.0	Source and number of labour employed for renovation as well as day-to-day activities and expected employment generation out of the scheme	

**Declaration by the Applicant**

I/ We.....son/daughter/wife  
of.....Residing  
at.....

hereby declare that the information furnished above is true to the best of my/ our knowledge and belief. I am/ we are fully aware that if it is found that the information furnished by me/ we/ us is false or there is any kind of deviation/ violation of the conditions under which assistance is provided to me by the NFDB, any action as deemed fit for violation of this condition may be taken against me/ us.

Date:

Place:

Signature of the applicant (s)

**Countersigned by the implementing Agency**

Date:

Place:

Signature and seal of the authorized  
representative of the Implementing  
Agency

**Application for Retail Outlets (Major/ Minor/Small Scale Units)**

<b>Sl. No</b>	<b>Particulars sought from the applicant</b>	<b>Information furnished by the applicant</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
1.0	Name and address of the applicant/ firm/ association/ Self Help Group (IN BLOCK LETTERS):	
2.0	Address for communication (telephone/ mobile number):	
2.1	Details of registration in case of NGO/ Society etc.	
3.0	Details of Location of the proposed retail market for which cold chain set up is to be taken up:	
	a) State:	
	b) District:	
	c) Taluk/ Mandal:	
	d) Revenue Village:	
	e) Survey Number(s):	
	f) Ownership (whether freehold or on lease):	
	g) If on lease, duration of lease:	
	h) Total land area (in ha):	
	i) Area of present civil structure (Plinth area)	
	j) Details of the proposed capacity of the cold storage required (Design details to be certified by the Department of Fisheries/ Local bodies):	
	k) Justification for cold storage facility with expected outcome	
	l) Quantum of fish handled per day presently (tonnes)	
	m) Destination of commodities (with distance in Km)	
4.0	Details regarding assistance received earlier for the market for any type of civil work. Renovation, if any carried out earlier may be mentioned along with the year and amount incurred on such renovation:	
5.0	Whether the applicant is in default of payment to any Financial Institution/ State Government for loan/ assistance availed earlier. If yes, please provide the details and the reasons for default:	

(1)	(2)	(3)
6.0	Estimates regarding infrastructure: (Rs. Lakhs) a) Civil structure with sufficient moving space b) Parking space c) Hygienic stalls with modern roofing and flooring d) Cold storage facilities along with capacity e) Loading and Unloading facilities f) Cost of HACCP norms implementation g) Ice, Potable water facility h) Transportation cost i) Drainage and waste management facility : j) Communication and networking system k) Amenities for the workers and Public	
7.0	Experience and technical competence of the applicant	
8.0	Details regarding economics of operation:	
9.0	Whether any financial tie up has been made for availing Bank loan, if so please provide the details:	
10.0	Expected date of completion of the work and tentative schedule of activities:	
11.0	Expect rate of return of investment	
12.0	Source and number of labour employed for renovation as well as day-to-day activities and expected employment generation out of the scheme	

**Declaration by the Applicant**

I/ We.....son/daughter/wife  
of.....Residing  
at..... hereby declare that  
the information furnished above is true to the best of my/ our knowledge and belief. I am/  
we are fully aware that if it is found that the information furnished by me/ we is false or  
there is any kind of deviation/ violation of the conditions under which assistance is  
provided to me by the NFDB, any action as deemed fit for violation of this condition may  
be taken against me/ us.

Date:

Place:

Signature of the applicant (s)

**Countersigned by the Implementing Agency**

Date:

Place:

Signature and seal of the authorized  
representative of the Implementing  
Agency



**National Fisheries Development Board**  
Form for Submission of Utilization Certificate

Sl. No	Letter No and date	Amount

Certified that out of Rs \_\_\_\_\_ sanctioned during the year \_\_\_\_\_ in favour of \_\_\_\_\_ under the National Fisheries Development Board's Letter No given in the margin and Rs \_\_\_\_\_ on account of unspent balance of the previous sanction, a sum of Rs \_\_\_\_\_ has been utilized for the purpose of \_\_\_\_\_ for which it was sanctioned and that the balance of Rs \_\_\_\_\_ remains unutilized. The same will be adjusted towards the next installment payable during the period \_\_\_\_\_.

Physical progress:

Certified that I have satisfied myself that the conditions on which the funds were sanctioned by the National Fisheries Development Board have been duly fulfilled/ are being fulfilled and that I have exercised the following checks to see that the money was actually utilized for the purpose for which it was sanctioned.

Date:

Place:

Signature and seal of the authorized representative of the Implementing Agency