3196. DR. SHASHI THAROOR:

Will the Minister of TEXTILES वस्त्र मंत्री be pleased to state:

a) the total number of weavers who have received financial assistance under the Weavers’ MUDRA Scheme in the last three years, the details thereof State-wise and year-wise;

b) the average loan amount disbursed to weavers across the country, under the Weavers’ MUDRA Scheme in the last three years;

c) the total number of weavers in Thiruvananthapuram who have received financial assistance under the Weavers’ MUDRA Scheme in the last three years, year-wise;

d) the average loan amount disbursed to weavers in Thiruvananthapuram under the Weavers’ MUDRA Scheme in the last three years, year-wise; and

e) whether the Ministry has revised its target figure for distribution of loans under the said scheme, if so, the details thereof?

उत्तर

ANSWER वस्त्र मंत्री (श्रीमती स्मृति ज़ूबिन इरानी)

MINISTER OF TEXTILES (SMT. SMRITI ZUBIN IRANI)

(a) to (e): Under the Concessional Credit/Weaver MUDRA Scheme, Margin Money assistance @20% of loan amount subject to a maximum of Rs.10,000/- per weaver, loan at 6% interest rate and Credit Guarantee for a period of 3 years is provided to handloom weavers/weaver entrepreneurs across the country. However, the Government of India interest subvention is capped at 7%.

For timely transfer of financial assistance, Handloom Weaver MUDRA Portal’ has been developed in association with Punjab National Bank to cut down delay in disbursement of funds for margin money and interest subvention. The margin money assistance is transferred directly to loan account of weaver and interest subvention is transferred to banks through the portal.

The Handloom weavers submit their loan applications as per their requirement to participating banks and the Weavers’ Service Centres/State Governments sponsor their loan applications to the participating banks for sanction of loans. Thereafter, the banks sanction loan to the weavers keeping in view the viability of their loan proposals.

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