

LOK SABHA
UNSTARRED QUESTION NO. 1798
TO BE ANSWERED ON 13.12.2023

BANKING FACILITIES TO HANDLOOM WEAVERS

1798. SHRI RAVIKUMAR D.:

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

- (a) the steps taken by the Government to boost the handloom exports;
- (b) whether it is a fact that approximately 76 per cent of the weavers do not have access to banking facilities, if so, the details thereof; and
- (c) whether the Government has taken any steps to connect the weavers to banks, if so, the details thereof?

उत्तर

ANSWER

वस्त्र राज्य मंत्री (श्रीमती दर्शना जरदोश)
THE MINISTER OF STATE FOR TEXTILES
(SMT. DARSHANA JARDOSH)

(a): Ministry of Textiles is implementing the following two schemes for promotion of traditional clothing in country i.e. handlooms and welfare of handloom weavers across the country:

- National Handloom Development Programme (NHDP)
- Raw Material Supply Scheme (RMSS)

Under the NHDP scheme, Handloom Export Promotion Council has been organising/participating in various international marketing events/fairs with the handloom exporters for export promotion of handlooms. Further, Sourcing Shows, Buyer Seller Meets, Reverse Buyer Seller Meets are also organised for export promotion.

In additional, financial assistance is provided to the eligible handloom agencies/weavers for raw materials, common infrastructure development, marketing of handloom products in domestic/overseas markets, loans on concessional rates etc. The schemes aim at increasing productivity by providing improved looms & accessories to the handloom weavers, skill up gradation through training programmes, design innovation & product diversification by engaging designers, production of varieties of handloom products. Domestic marketing events are organised in different parts of the country for the weavers to market and sell their products.

(b): Most of the handloom weavers/ agencies are having access to banking facility. Financial assistance to beneficiaries is provided through banking transactions in implementation of both the above schemes.

(c): Loans at concessional interest rate of 6% for a period of 3 years is provided to handloom organization across the country. Margin money assistance is provided @20% of loan amount subject to maximum of Rs.25,000/- to individual handloom weaver and @20% of loan amount subject to maximum of Rs.20.00 lakh (@Rs.2.00 lakh for every 100 weaver/worker) to handloom organization. Credit Guarantee fee on loan is also provided to handloom organization only for a period of 3 years.

Weavers MUDRA portal has been developed in association with Punjab National Bank (PNB) to cut down delays in disbursement of financial assistance for margin money, interest subvention and credit guarantee fee. Margin money assistance is transferred directly to loan account of weaver while interest subvention and credit guarantee fee is transferred directly to the concerned Bank.
