

LOK SABHA
UNSTARRED QUESTION NO. 3238
TO BE ANSWERED ON 13.03.2020

CREDIT GUARANTEE SCHEME FOR ARTISANS

3238. SHRI SELVAM G.:
SHRI SUNIL DATTATRAY TATKARE:
DR. HEENA GAVIT:
SHRI DHANUSH M. KUMAR:
SHRI SHIVAKUMAR C. UDASI:
SHRI SOYAM BAPU RAO:

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

- (a) whether the Government is implementing credit guarantee scheme for artisans and entrepreneurs in the craft sector who find it difficult to get loans from banks and other financial institutions, if so, the details thereof;
- (b) the quantum of loan amount provided by the Government as guarantee under the said scheme;
- (c) whether the Government has fixed any eligibility criteria for availing this scheme, if so, the details thereof indicating the number of artisans and entrepreneurs who have availed the scheme so far;
- (d) the details of the other such credit guarantee schemes and programmes available with the bank for artisans and entrepreneurs in the craft sector;
- (e) whether the Government has created awareness among artisans and entrepreneurs in the craft sector about this scheme, if so, the details thereof; and
- (f) the other steps taken by the Government for the welfare of artisans and entrepreneurs in the craft sector?

उत्तर

ANSWER

वस्त्र मंत्री (श्रीमती स्मृति जूबिन इरानी)
MINISTER OF TEXTILES
(SMT. SMRITI ZUBIN IRANI)

(a) to (d): No, Sir.

However, Office of Development Commissioner (Handicrafts) is providing MUDRA loan and margin money to handicrafts artisans. The details of the loan amount /margin money provided to handicrafts artisans through banks are as under :-

- SHISHU Loan offering financial support of up to INR 50,000/-
- KISHOR Loan offering financial support of amount ranging between INR 50,000 and INR 500,000/-
- TARUN Loan offering financial support of amount ranging between INR 500,000 and INR 10,00,000/-

(e): Yes Sir, The office of Development Commissioner (Handicrafts) is regularly organizing the craft awareness programme in the craft clusters for awareness of the schemes implemented for the welfare of handicrafts artisans including Interest Subvention and Margin money as a welfare measure for handicrafts artisans under Direct Benefit to Artisans.

(f): Office of Development Commissioner (Handicrafts) is implementing the scheme namely Direct benefit to artisans as welfare measures under National Handicrafts Development Programme (NHDP) during 2018-19 and 2019-20. The following are the components for the welfare of handicrafts artisans being implemented:-

- I. Handicrafts artisans comprehensive welfare scheme wherein the handicrafts artisans is issued the identity card under PAHCHAN initiatives, so that he/she may get the benefit of all the schemes of Govt. of India.
- II. Pradhan Mantri Jeevan Jyoti Bima Yojana/Pradhan Mantri Surkashi Bima Yojana and Modified Aam admi Bima Yojana through Life Insurance Corporation of India to provide life insurance protection to handicrafts artisans
- III. Support to artisans in indigent circumstances to the recipient of Shilp Guru Awards, National Awards or merit certificate or state award in handicrafts above the age of 60 years. The assistance to an amount of Rs.3500/- per month is provided to the eligible mastercrafts persons on the recommendation of field offices whose income should not exceeds to Rs.50,000/- per annum. The relaxation in age is in the case of disability.
- IV. Interest subvention @ 6% on the loan amount maximum to Rs.1.00 lakhs over a period of 3 years.
- V. Margin money @ 20% of the sanctioned amount maximum to Rs.10,000/- in each case.

As on date the margin money to 302 handicrafts artisans amounting to Rs.30.20 lakhs has been provided.
