

**GOVERNMENT OF INDIA
TEXTILES
LOK SABHA**

STARRED QUESTION NO:130

ANSWERED ON:03.12.2012

WAIMER OF LOANS TO HANDLOOM WEAVERS

Dubey Shri Nishikant ;Hussain Shri Syed Shah Nawaz

Will the Minister of TEXTILES be pleased to state:

- (a) the total amount sanctioned as loan for weavers throughout the country during the last three years and the current year, year-wise;
- (b) whether the Government has announced any scheme for waiver of loans of handloom weavers and if so, the details thereof;
- (c) the details of the financial package sanctioned and the amount released for waiver of overdue loans of individual handloom weavers and their co-operative societies during the said period, State-wise against the demand raised by each State in this regard;
- (d) the number of co-operative societies and weavers benefitted out of it during the said period, State-wise and year-wise alongwith the initiatives being taken by the Government for ensuring that the benefits reach the weavers; and
- (e) whether the Government has implemented Handloom Weavers Comprehensive Welfare Scheme for handloom weavers in the country and if so, the details thereof and the number of weavers' families covered under this scheme during the last one year and the current year, State-wise and Scheme-wise?

Answer

(MINISTER OF TEXTILES)(SHRI ANAND SHARMA)

(a) to (e): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF THE LOK SABHA STARRED QUESTION NO. 130 TO BE ANSWERED ON 03.12.2012 BY SHRI NISHIKANT DUBEY AND SHRI SYED SHAHNAWAZ HUSSAIN REGARDING WAIMER OF LOANS TO HANDLOOM WEAVERS.

(a) to (c): The Government has approved "Revival, Reform & Restructuring Package for Handloom Sector" having financial implication of Rs. 3884 crore on 24.11.2011. Of this Rs. 3884 crore, share of Government of India is Rs. 3137 crore and that of State Governments Rs. 747 crore. The Package covers loan waiver of 100% of principal and 25% of interest, which is overdue as on 31.03.2010 in respect of eligible individual handloom weavers and weavers' cooperative societies.

For fresh loans, Government has also introduced 'Institutional Credit for Handloom Sector', which is being operationalized under Integrated Handloom Development Scheme. The intervention includes (i) Issuance of Weaver Credit Cards (ii) Interest Subvention @ 3% for 3 years on fresh loans sanctioned, (iii) margin money assistance @ Rs.4200 per individual weaver and (iv) Credit Guarantee for 3 years. There was no scheme for loans to weavers before 24.11.2011. Data on credit by weavers from different sources has been collected only in the decadal census of handloom weavers.

In order to make the weavers aware of the scheme and also, to collect applications from the weavers for issue of Weaver Credit Cards (WCC), 674 camps were organized across the country involving the State Governments, lead banks, Weavers' Service Centres. The scheme was also popularized using All India Radio. Three jingles were broadcasted w.e.f. 16.8.2012 to 15.09.12 all over India in 9 regional languages (Tamil, Telgu, Oriya, Assamese, Kannada, Malayalam, Bengali, Manipuri, Dogri) and in Hindi in 3 slots (8 am, 2 pm and 8 PM).

As per information available from 24 States, 12,454 Weavers Credit Cards have been issued by the banks, with a sanction and disbursal loans of Rs.4511 lakh and Rs.1407.98 lakh respectively till 31.10.12.

Loan Waiver Amount for societies assessed by NABARD by Special Audit till 15.11.12 has been reported at Rs.180.13 crore for Apex Societies and Rs.222.88 crore for primary cooperative societies. In addition, a sum of Rs.71.10 crore for 32081 individual weavers and 2399 Self Help Groups has been vetted by State Govt. Hence, total amount assessed till 15.11.12 has been reported at Rs.474.11 crore.

So far NABARD has sanctioned Rs. 209.77 crores and a sum of Rs. 27.50 crore has been released. The details loan sanctioned and released by NABARD are as follows:-

Loan Waiver Amount Sanctioned and Released by NABARD till 21.11.2012

(Rs crore)

S. No. Name of State Sanctioned Released
1 2 3 4

1. Andhra Pradesh	128.23	10.00
2. Gujarat	1.35	1.15
3. Karnataka	0.50	
4. Kerala	20.85	1.76
5. Madhya Pradesh	0.08	0.08
6. Odisha	7.65	7.65
7 Sikkim	0.08	0.07
8. Tamil Nadu	33.29	
>9. Uttarakhand	0.28	0.26
10. Uttar Pradesh	17.46	6.53
Total	209.77	27.50

The difference between the amount sanctioned and released is due to the States' share of the scheme not yet being released to NABARD by various States. The Ministry has been taking up the matter with States vigorously.

d) The number of cooperative societies and weavers identified as beneficiaries State-wise till 21.11.2012 is given below:-

S. No. Name of State Apex Societies Primary Societies Individual Weavers including SHGs
1 2 3 4 5

1. Andhra Pradesh	1	249	4899	& 10 SHGs
2. Gujarat	2	-	-	
3. Karnataka	-	-	201	
4. Kerala	-	60	966	
5. Madhya Pradesh	-	-	44	
6. Odisha	-	-	4104	
7 Sikkim	-	1	-	
8. Tamil Nadu	1	-	468	
9. Uttarakhand	-	1	42	
10. Uttar Pradesh	4	0	14613	
Total	8	311	25337	& 10 SHGs

(e): Yes Sir, Government has implemented Handloom Weavers Comprehensive Welfare Scheme for handloom weavers in the country. It has two components namely i) the 'Health Insurance Scheme' for providing health care facilities to the handlooms weavers in the country and ii) the 'Mahatma Gandhi Bunkar Bima Yojana' for providing Life Insurance cover to the handloom weavers in case of natural / accidental death. State-wise details of enrolment under the scheme are given in Annexure I.