

**Minutes of the 13<sup>th</sup> meeting (Virtual Meeting) of National Implementation Monitoring & Review Committee (NIMRC) held on 1<sup>st</sup> July, 2021 at 12.00 Noon under the Chairmanship of Secretary (Textiles).**

The 13<sup>th</sup> meeting (Virtual Meeting) of the NIMRC was held on 1<sup>st</sup> July, 2021 under the Chairmanship of Shri Upendra Prasad Singh, Secretary (Textiles). Officers from Ministry of Textile, Ministry of Finance and representatives from the State Governments/UTs, Scheduled Commercial Banks, Regional Rural Banks, State Co-operative Banks participated in the meeting. The list of Participants is at Annexure - I.

At the outset, all the participants were welcomed by Development Commissioner (Handlooms).

**1. Confirmation of the minutes of the 12<sup>th</sup> NIMRC meeting**

The Committee confirmed the minutes and desired the remaining action should be expedited.

**2. Performance of Weaver MUDRA Scheme**

2.1 A short presentation was made by the ADC (HL) and thereafter by the representative of the Punjab National Bank highlighting the key features & performance of the Weaver MUDRA Scheme. Secretary (Textiles) reviewed the performance of the scheme and observed the following:-

- i. Meeting should be convened more regularly. There has been long delay in convening this meeting.
- ii. As compared to FY 2017-18, the number of applications being sponsored halved by 50 percent in FY 2020-21 from over 1.15 lakh applications to 0.57 lakh applications.
- iii. Almost two-thirds of the applications are being rejected by the banks which has led to a 50 percent drop in the total loan disbursal amount from Rs.204.80 crore in FY 2017-18 to Rs.102.24 crore in FY 2020-21.
- iv. Out of 77 participating banks which have registered on the PNB portal, several banks are not filing claims for margin money assistance, interest subvention and credit guarantee fee on the portal run by PNB. For example: in FY 2020-21, out of 20373 loans disbursed under the scheme, claims for margin money pertaining to just 8456 cases were filed on the Handloom Weaver Mudra Portal. This is leading to an undesirable situation where the handloom weavers are being deprived



of benefits under the scheme due to inaction on part of the banks/lack of awareness about the scheme at branch-level.

- v. Except 3-4 States, most States that have substantial population of handloom weavers, have sponsored negligible number of loan applications under the scheme.

2.2 Based on the discussions, the following directions/decisions were issued by Secretary (Textiles):-

- a) The Office of Development Commissioner (Handlooms) shall communicate specific targets to all the Handloom Departments of States/UTs & WSCs. A target of 50,000 Mudra loans should be communicated for the current year. Necessary steps to be taken to achieve the target set for the year by review of the overall progress at regular intervals.
- b) The Office of Development Commissioner (Handlooms) in consultation with PNB would devise a robust mechanism to monitor the coverage of the scheme and disbursal of benefits under the scheme.
- c) State/UTs Handloom Departments & WSCs must sponsor maximum number of loan applications from handloom pockets across the State .
- d) State/UTs Handloom Departments were asked to organize awareness camps in coordination with Office of Development Commissioner for Handlooms and Banks in all handloom pockets in State/UTs.
- e) State/UTs Handloom Departments were also requested to hold regular meetings with the participating banks to oversee the progress under the scheme and any issues being faced by the bank in lodging claims on the portals, should be flagged to the Office of the Development Commissioner (Handlooms).
- f) State Level Bankers Committee (SLBC) should monitor the progress of banks in sanctioning of loans under the scheme and filing claims for margin money assistance, interest subsidy and CGTMSE Fee.
- g) District Collectors who have major concentration of weavers in their districts, may be advised to monitor the progress of banks in sanctioning of loans under the scheme and filing of claims on the Handloom Weaver Mudra Portal in association with Lead Bank Manager.
- h) Representative of the State Government of Karnataka, Manipur, Mizoram, Nagaland and Government of Jammu (UT) raised the issue of sanctioning less number of loans against the application submitted to the banks. Representatives of State Government of Manipur & Mizoram have



informed that while contacting the concerned banks, Banks are reluctant to sanction MUDRA loan to the beneficiaries. Banks also reject a large number of applications of beneficiaries. Representative of UT of Jammu & Kashmir was asked to examine the reasons behind the decline in the progress of the scheme and to take up the issue of non-receipt of margin money & other benefits with J&K Bank.

- i) Secretary (Textiles) directed DC(Handlooms) that these problems at the bank's level such as huge pendency of application, large scale rejections, non-claiming of margin money and interest subvention etc. should be taken with Department of Financial Services (DFS). Representative of Department of Financial Services was urged to look into the reasons behind large-scale rejection of loan applications and to impress upon the banks to take necessary corrective steps to improve the coverage of Mudra scheme amongst handloom weavers.
- j) The Banks were advised to bridge the inter-state disparities in number of beneficiaries & ensure that benefits of margin money assistance, interest subvention and CGTMSE fee are claimed in respect of all beneficiaries. Their branches should be sensitized about the Weaver Mudra Yojana and the claim mechanism for benefits under the scheme. The Banks were also advised to work together with the State/UTs Government and Office of the Development Commissioner for Handlooms in spreading awareness about the scheme amongst handloom weavers.

Meeting ended with a vote of thanks to the Chair.

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List of participants

1. Sh. Upendra Prasad Singh, Secretary (Textiles), Govt. of India : Chairman
2. Sh. Sushil Kumar Singh, Director, DFS, Ministry of Finance, Govt. of India, New Delhi
3. Sh. Shashi Ranjan Kumar, AS&FA, Ministry of Textiles, Govt. of India, New Delhi
4. Sh. Sanjay Rastogi, Development Commissioner for Handlooms, New Delhi
5. Sh. Nikhil Varma, Additional Development Commissioner for Handlooms, New Delhi
6. Sh. S. K. Singh, Additional Development Commissioner for Handlooms, New Delhi
7. Smt. Baljit Birah, GM, Reserve Bank of India, Mumbai
8. Smt. Shruti Joshi, DGM, Reserve Bank of India, Mumbai
9. Smt. Nivedita Tiwary, DGM, Nabard, Mumbai
10. Representative of Indian Bank Association, Mumbai
11. Sh. Swapnil Naik, Secretary, Department of Textile & Handicrafts, Govt. of Arunachal Pradesh, Itanagar
12. Sh. Sandeep Kumar, Secretary and Commissioner, Cottage and Rural Industries, Govt. of Gujarat, Gandhinagar
13. Sh. Rajan Prakash Thakur, Principal Secretary, Industries and Commerce Jammu & Kashmir
14. Sh. Saugat Biswas, Principal Secretary, Industries and Commerce, Govt. of Ladakh (UT)
15. Sh. Parag Jain Naintula, Principal Secretary, Textile Department, Govt. of Maharashtra, Nagpur
16. Sh. R. K. Dinesh Singh, Commissioner cum Secretary, Textiles, Commerce and Industries, Govt. of Manipur, Imphal
17. Sh. Fredrick Roy Kharkongor, Commissioner & Secretary, Textiles, Govt. of Meghalaya, Shilong
18. Sh. Esther Lalruatkimi, Commissioner/Principal Secretary, Department of Commerce & Industry, Govt. of Mizoram
19. Sh. Kekhrievor Kevichusa, Secretary/Principal Secretary, Department of Industries & Commerce, Govt. of Nagaland
20. Sh. Rajesh Pandey, Principal Secretary, Micro, Small And Medium Enterprises & Textiles, Govt. of West Bengal, Kolkata
21. Principal Secretary, Handlooms, Handicrafts, Textiles & Khadi Department, Govt. of Tamilnadu, Chennai
22. Principal Secretary, Department of Industries & Commerce, Govt. of Telangana, Hyderabad
23. Secretary to Government of Commissioner, O/o Commissioner of Handlooms & Textiles, Govt. of Telangana, Hyderabad
24. Sh. Haj Dodung, Director, Dept. of Textiles and Handicrafts, Govt. of Arunachal Pradesh, Itanagar
25. Sh. Pranjal Baruah, Research Officer, Handloom Department, Govt. of Assam, Dispur
26. Sh. Pankaj Dixit, Director, Directorate of Handloom & Sericulture, Govt. of Bihar, Patna
27. Sh. Jitendra Kumar Singh, Director Department of Handlooms, Handicrafts and Sericulture, Govt. of Jharkhand, Ranchi
28. Sh. Upendra Pratap Singh, Commissioner for Textiles, Development and Director of Handlooms & Textiles, Govt. of Karnataka, Bangalore
29. Sh. Sudhir K., Director of Handlooms and Textiles, Govt. of Kerala, Thiruvananthapuram
30. Smt. Sheetal Teli Ughale, Commissioner Textiles, Govt. of Maharashtra, Nagpur
31. Sh. K. Lamlee Kamei, Director, Govt. of Manipur, Imphal
32. Sh. I. A. Deingdoh, Director, Department of Textiles, Govt. of Meghalaya, Shilong
33. Sh. Hmingthanmawia, Director, Industries, Govt. of Mizoram
34. Sh. Jyoti Prakash Das, Director, Directorate of Textiles, Govt. of Odisha, Bhubaneswar
35. Sh. P. L. Chakma, Director, Directorate of Handloom, Handicrafts & Sericulture, Govt. of Tripura, Agartala

36. Sh. K. P. Verma, Dy. Commissioner, Handloom, Govt. of Uttar Pradesh, Kanpur
37. Sh. S. C. Nautiyal, Director, Industries, In-charge of Handloom, Govt. of Uttarakhand, Dehradun
38. Sh. Nikhil Nirmal, Director, Handloom and Textiles, Govt. of West Bengal, Kolkata
39. Sh. Jaideep Kapoor, Additional Director, MSME, Govt. of Haryana, Chandigarh
40. Smt. Binita Thapa, Director, Directorate of Handicrafts and Handloom, Govt. of Sikkim, Gangtok
41. Sh. T. S. Negi, Joint Director, Department of Industries, Govt. of Himachal Pradesh, Shimla
42. Sh. Vikas Gupta, Director of Handicrafts and Handloom, Govt. of Jammu (UT)
43. Sh. Mahmood Ahmad Shah, Director of Handicrafts and Handloom, Govt. of Kashmir (UT)
44. Sh. Moses Kunzang, Director, Industries and Commerce, Govt. of Ladakh (UT)
45. Director, Department of Rural Industries (Handlooms), Govt. of Chhattisgarh, Raipur
46. CEO, Department of Textiles, Govt. of Meghalaya, Shilong
47. Sh. C. S. Yogesh, Joint Director, Handloom & Textiles, Govt. of Karnataka, Bangalore
48. Sh. E. Jeetan Singh, Joint Director, Govt. of Manipur, Imphal
49. Sh. Lipongse Thongster, Joint Director, Dept. of Industries and Commerce, Govt. of Nagaland
50. Sh. Mahesh Khanna, Joint Director, Industries & Commerce Department, Govt. of Punjab, Chandigarh
51. Sh. Thiru K. Giridharan, Joint Director, Handlooms, Govt. of Tamilnadu, Chennai
52. Sh. D. M. Shukla, Executive Director, O/o Commissioner of Cottage and Rural Industries, Govt. of Gujarat, Gandhinagar
53. Ms. K Kanna Babu, Joint Director, Govt. of Andhra Pradesh
54. Sh. P. N. Sharma, Joint Director, Industries, Govt. of Rajasthan, Jaipur
55. The Managing Director, The Puducherry State Weavers Co-operative Society Ltd, Industrial Estate, Thattanchavady, Puducherry
56. Sh. Subeer Srivastava, AGM, MSME, HO, Punjab National Bank
57. Ms. Ankita Ujjawal, Senior Manager, HO Operation Div., Punjab National Bank
58. Sh. Kumar Aditya, Officer (IT), HO Govt. Business Division, Punjab National Bank
59. Mr. Ved Prakash, DGM, (ME&GSS), State Bank of India
60. Mr. Neeraj, AGM, Bank of India
61. Sh. Suryakant A. Sawant, GM, Bank of Maharashtra
62. Sh. Prem Shankar Jha, DGM, UCO Bank
63. Ms. Dimpri Kotoki, The Assam Co-operative Apex Bank Limited
64. Sh. Ajay Kohli, GM, J & K Gramin Bank
65. Sh. V Jagannadha Rao, Chairman, Saptagiri Grameena Bank
66. Sh. S. Bhaskar Reddy, Chief Manager (Credit), Andhra Pragathi Grameena Bank
67. Ms. Sreeletha Varma C, Credit Wing, Kerala Gramin Bank
68. Sh. G Nagaraju, Andhra Pradesh Grameena Vikas Bank
69. Sh. Sudhansu Patra, GM, Assam GraminVikas Bank
70. Sh. Awadhesh Kumar Gupta, CM, Gramin Bank of Aryavart
71. Sh. V. Jayachandra, Chairman, Mizoram Rural Bank
72. Sh. Rajendra Babu, Manager, Credit Dept., Tamilnadu Grama Bank
73. Sh. K. C. Shakdwippee, Deputy Director, O/o Development Commissioner for Handlooms
74. Sh. Siddharth Singh, Deputy Director, O/o Development Commissioner for Handlooms
75. Smt. Visalakshi Sivanandan, Assistant Director, O/o Development Commissioner for Handlooms
76. Sh. Ajit Kumar, UDC, O/o Development Commissioner for Handlooms

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