

GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT  
RAJYA SABHA  
STARRED QUESTION NO -99  
ANSWERED ON - 04/12/2024

**IMPLEMENTATION OF VISVAS SCHEME**

99 DR. SYED NASEER HUSSAIN:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:-

- (a) the current implementation status of the VISVAS scheme including the distribution of beneficiaries and loans disbursed as on date, State-wise;
- (b) whether Government has carried out an assessment or evaluation of the Scheme's implementation and challenges;
- (c) if so, the details thereof; and
- (d) the changes/modifications the Ministry has made or is planning to make to address the challenges identified in the Scheme?

**ANSWER**

THE MINISTER OF SOCIAL JUSTICE AND EMPOWERMENT

(DR. VIRENDRA KUMAR)

- (a) to (d) A Statement is laid on the Table of the House.

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Statement referred to in reply to the part (a) to (d) of Rajya Sabha Starred Question No. 99 for answer on 04.12.2024 regarding “Implementation of VISVAS Scheme”

(a) VISVAS was launched in FY 2020-21 on Pilot basis. From current financial year the new VISVAS Scheme has been introduced. The breakup of State-wise subvention amount released during VISVAS (Pilot Scheme) is given at Annexure.

(b) & (c) Evaluation of the VISVAS (Pilot Scheme) was carried out. The study, inter-alia, found out that the VISVAS scheme focused on creating new enterprises for income generation activities. Around 90% of the beneficiaries covered under the study have given feedback that the subvention of 5% helps in reducing their financial burden. Around 61% of the beneficiaries covered under the study have utilized the loan amount to start a new business, while 36% have used it for expansion of the existing business while 3% of them used it for up-gradation of existing business. Sixty-eight percent of the beneficiaries used the loan in the processing and services sector, followed by agriculture 17%, trading & enterprises 12%, and manufacturing 3%.

(d) Based on the experience of VISVAS (Pilot scheme) and extensive stakeholder consultations, the major changes /modifications, which were carried out by Department of Social Justice and Empowerment in the new VISVAS Scheme are summarized as below:

	VISVAS (Pilot Scheme)	New VISVAS Scheme
Duration	2020-21	2024-25, 2025-26
Coverage	Schedule Caste (SC) , Other Backward Classes (OBC)	Schedule Caste (SC) , Other Backward Classes (OBC), Safai Karamchari (SK) (including identified manual scavengers , waste pickers and their dependents)
Limit of Loan amount	Individual loan : Upto Rs 2 lakh SHGs: Rs 4 lakh	Individual loan : UptoRs 5 lakh SHGs: Rs 10 lakh
Income criteria of group/individual members	All members/individual must have annual family income uptoRs. 3.00 Lakh	In case of OBC and SC-No change However, no income criteria in case of SK
Composition of SHGs	100% from SC/OBC	70% from SC/OBC/Safai Karamchari)
Caste Criteria of SHGs members	All members were required to submit caste certificate	Declaration by the President of the SHG only is acceptable
Convergence with other schemes	Not allowed	Convergence allowed within the loan limits only for loans (or their portion) for which no other interest subvention is being claimed. e.g. Shishu & Kishore Loans under MUDRA, NRLM, SIDBI's PRAYAAS, PM-SVANidhi etc.

**ANNEXURE REFERRED TO IN REPLY TO RAJYA SABHA STARRRED QUESTION NO. 99 ON IMPLEMENTATION OF VISVAS SCHEME SCHEDULED TO BE ANSWERED ON 4.12.2024**

<b>Amount of Interest Subvention and the beneficiaries covered under VISVAS (Pilot Scheme)</b>			
<b>S No</b>	<b>State</b>	<b>Subvention Amount (Rs Lakh)</b>	<b>Beneficiaries</b>
1	Andhra Pradesh	6.07	835
2	Assam	4.42	485
3	Bihar	1.10	881
4	Chhattisgarh	0.86	106
5	Gujarat	19.31	1261
6	Haryana	6.83	667
7	Himachal Pradesh	25.51	2179
8	Karnataka	7.74	2393
9	Kerala	2.94	104
10	Madhya Pradesh	72.91	3600
11	Maharashtra	36.25	1512
12	Odisha	0.56	50
13	Punjab	0.81	60
14	Rajasthan	0.59	51
15	Tamil Nadu	1.37	293
16	Telangana	16.18	1437
17	Uttar Pradesh	162.03	8029
18	Uttarakhand	0.10	25
19	West Bengal	0.14	11
	<b>Total</b>	<b>365.73</b>	<b>23979</b>

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