

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 105**  
**TO BE ANSWERED ON 25.11.2024**

**PM VISHWAKARMA SCHEME**

105. SHRI NARHARI AMIN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the main objectives of the PM Vishwakarma Scheme;
- (b) the total number of beneficiaries who have benefitted under this Scheme so far;
- (c) the total number of beneficiaries from the State of Gujarat under this Scheme; and
- (d) whether any financial assistance is also provided to the beneficiaries under this Scheme, if so, the details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a): PM Vishwakarma Scheme is a Central Sector Scheme launched by the Hon'ble Prime Minister on 17.09.2023 to provide end-to-end support to artisans and craftspeople of 18 trades who work with their hands and tools. The Scheme components include recognition through the PM Vishwakarma Certificate and ID Card, Skill Upgradation, Toolkit Incentive, Credit Support, Incentives for Digital Transactions and Marketing Support.

(b): The total number of registered beneficiaries under this Scheme after successful verification, as on 19.11.2024, are 24.46 lakh.

(c): The total number of beneficiaries from the State of Gujarat under this Scheme are 2.01 lakh.

(d): Under PM Vishwakarma Scheme, there is a provision of financial support to the targeted beneficiaries in the form of collateral free "Enterprise Development Loans" upto Rs. 3 Lakh, wherein, the beneficiaries can avail the first loan tranche of upto Rs. 1 lakh. On fully repaying it, the beneficiaries are eligible for the second tranche loan of upto Rs. 2 lakh. The loans are at a concessional rate of interest of 5%. The interest subvention by the Government of India to the extent of 8%.

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