

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 738**  
**TO BE ANSWERED ON 02.12.2024**

**PM VISHWAKARMA YOJANA**

738. SHRI RAJIB BHATTACHARJEE:  
SHRI NARHARI AMIN:  
DR. KALPANA SAINI:

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

- (a) the details of PM Vishwakarma Yojana and manner in which it will provide financial assistance to artisans from various traditions; and  
(b) the efforts made by Government to support local artisans and handloom products?

**ANSWER**

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

(a): The PM Vishwakarma Scheme was launched 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 covers artisans and craftspeople engaged in 18 trades, viz.(i) Carpenter (Suthar/Badhahi); (ii) Boat Maker; (iii) Armourer; (iv) Metalsmith/Metal Caster; (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler (Charmakar)/ Shoesmith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker. The Scheme components include recognition through PM Vishwakarma Certificate and ID Card, Skill Upgradation, Toolkit Incentive, Credit Support, Incentive for Digital Transactions and Marketing Support. Under the Scheme, financial assistance is provided in the form of collateral-free Enterprise Developmental loans at a concessional interest rate of 5%, with a total loan assistance amount of Rs. 3,00,000. Beneficiaries can avail of the first loan tranche of up to Rs. 1,00,000 and the second loan tranche of up to Rs. 2,00,000 after repaying the first tranche of loan.

(b): As per information received from Office of the Development Commissioner (Handicrafts), Ministry of Textiles, Office of the Development Commissioner (Handicrafts) implements National Handicraft Development Programme (NHDP) and Comprehensive Handicrafts Cluster Development Scheme (CHCDS). These Schemes provides end-to-end support to artisans through initiatives such as marketing support, skill development, cluster development, formation of producer companies, infrastructural and technology support, research and development support.

As per information received from Office of the Development Commissioner (Handlooms), Ministry of Textiles, Office of the Development Commissioner (Handlooms) implements National Handloom Development Programme and Raw Material Supply Scheme. Under these schemes, financial assistance is provided to eligible handloom agencies/workers for raw materials, procurement of upgraded looms & accessories, solar lighting units, construction of workshed, product & design development, technical and common infrastructure, marketing of handloom products in domestic/overseas markets, concessional loans under weavers' MUDRA scheme and social security, etc.

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