

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1231
TO BE ANSWERED ON 10.03.2025

SUPPORT FOR ARTISANS UNDER PM VISHWAKARMA SCHEME

1231. SHRI SANT BALBIR SINGH:

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

- (a) whether the portal is running now, if so, then details of assistance provided to artisans in various States including the State of Punjab during the last five years;
- (b) the manner in which Government is identifying and supporting artisans under the PM Vishwakarma scheme; and
- (c) the benefits being provided to artisans under this scheme, and the manner in which Government is ensuring that effective assistance reaches them?

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, has been rolled out successfully across the country, including the State of Punjab. Applications under PM Vishwakarma Scheme are processed through Common Service Centres (CSCs) with Aadhaar-based biometric authentication on PM Vishwakarma portal. All components of the Scheme and verification process are Portal-based/Online. Since its inception, as on 05.03.2025, 28.80 lakh beneficiaries have been successfully registered on PM Vishwakarma portal. The details of assistance provided to artisans in various States including the State of Punjab are annexed.

(b): The applications undergoes a three-step verification which includes (i) Verification at Gram Panchayat/ Urban Local Body (ULB) level, (ii) Verification (Vetting and Recommendation) by the District Implementation Committee (DIC) chaired by District Collector (iii) Approval by the Screening Committee headed by an officer from MSME Development and Facilitation Office (MSME DFO), member from State/UT level Bankers' Committee (SLBC) and a member from MSDE.

(c): Benefits under the Scheme are as follows:-

- (i) **Recognition of artisans and craftspeople** through PM Vishwakarma certificate and ID card.
- (ii) **Skill Upgradation:** Basic Skill Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day and transport allowance of Rs. 1000.
- (iii) **Toolkit Incentive:** A toolkit incentive of up to Rs. 15,000 through e-vouchers.

: 2 :

- (iv) **Credit Support:** Collateral free 'Enterprise Development Loans' upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%.
- (v) **Incentive for Digital Transaction:** An amount of Re. 1 per eligible digital transaction, upto maximum 100 eligible transactions monthly, are provided to the beneficiary for digital pay-out or receipt.
- (vi) **Marketing Support:** Marketing support in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

At the National level, the implementation of the Scheme is monitored through regular meetings of the National Steering Committee (NSC), which is chaired by the Secretary, Department of Financial Services (DFS), Secretary, Ministry of Skill Development and Entrepreneurship (MSDE), and Secretary, Ministry of Micro, Small and Medium Enterprises (MSME).

Annexure

Details of assistance provided to artisans in various States including the State of Punjab

Name of State/UT	Registrations	Skill Training Completed	Number of Loans Approved
ANDAMAN & NICOBAR ISLANDS	741	396	42
ANDHRA PRADESH	217450	137525	29567
ARUNACHAL PRADESH	5841	279	47
ASSAM	116605	71775	10617
BIHAR	149517	64903	10078
CHANDIGARH	249	73	15
CHHATTISGARH	115267	66066	6302
DELHI	1950	242	31
GOA	18524	8408	526
GUJARAT	211976	169109	37188
HARYANA	37060	24327	5000
HIMACHAL PRADESH	19495	9511	1214
JAMMU AND KASHMIR	153755	121387	12222
JHARKHAND	41135	24175	3215
KARNATAKA	559987	429389	92348
KERALA	22030	8438	2603
LADAKH	3777	1805	340
LAKSHADWEEP	686	76	0
MADHYA PRADESH	264541	169578	27214
MAHARASHTRA	264673	162565	30221
MANIPUR	14796	4336	649
MEGHALAYA	3041	154	2
MIZORAM	3224	447	21
NAGALAND	3409	902	118
ODISHA	102195	62627	9143
PUDUCHERRY	749	96	46
PUNJAB	12407	5677	859
RAJASTHAN	237762	187658	41235
SIKKIM	2451	529	46
TAMIL NADU	0	0	0
TELANGANA	82077	53335	20292
THE DADRA AND NAGAR HAVELI AND DAMAN & DIU	873	361	52
TRIPURA	20234	13472	3095
UTTAR PRADESH	171893	100369	8228
UTTARAKHAND	20010	9022	594
WEST BENGAL	0	0	0
Total	2880380	1909012	353170