

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1867
TO BE ANSWERED ON 09.03.2026

EMPOWERING ARTISANS UNDER PM VISHWAKARMA YOJANA

1867. DR. SIKANDER KUMAR:

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

- (a) given the high rejection rates reported nationally, the specific measures being taken to help Chamba's untraceable or documentation-deficient applicants;
- (b) whether any specific digital infrastructure improvements are planned to resolve portal registration bottlenecks caused by poor internet connectivity in Chamba's remote blocks;
- (c) the details of estimated increase in income or production capacity among the Chamba artisans who have successfully utilised under PM Vishwakarma scheme; and
- (d) whether Government plans to introduce discounted insurance specifically for Chamba's traditional crafts against trade-related risks, if so, the details thereof?

ANSWER

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

(a): PM Vishwakarma scheme has a robust verification process where the applications undergoes a three-level online verification process which includes, (i) Verification at Gram Panchayat Urban Local Body level. (ii) Verification (Vetting and Recommendation) by the District Implementation Committee chaired by District Collector; and (iii) Approval by the Screening Committee headed by an officer from MSME Development and Facilitation Office, member from State/UT level Bankers' Committee and a member from Ministry of Skill Development and Entrepreneurship.

To support applicants from remote and documentation-deficient areas, including Chamba district, the following measures have been undertaken:

- i. Enrolments under the Scheme are facilitated through Common Service Centres (CSCs) to assist artisans in completing and correcting their applications.
- ii. A robust technology-enabled monitoring framework has been deployed through the integrated PM Vishwakarma Portal, which provides real-time tracking of all stages of verification. Beneficiary details are authenticated through Aadhaar-based verification, and Gram Pradhans are also onboarded through Aadhaar authentication to ensure transparency.
- iii. Intensive coordination with Common Services Centres (CSCs) for beneficiary onboarding, Gram Pradhan onboarding have been done. Also, training sessions have been conducted for CSC operators for the same.

- iv. Awareness and mobilisation camps have been conducted at the Gram Panchayat/ULB level to facilitate documentation and enrolment of artisans.
- v. Regular coordination meetings have been held with States/UTs, Panchayati Raj Departments, ULBs, SLBCs, DMs/DCs and MSME-DFOs to address district-specific bottlenecks.

These measures aim to ensure that eligible artisans are not excluded due to procedural or documentation-related challenges.

(b): PM Vishwakarma portal is an end-to-end digital platform with provision for onboarding of applications through Common Service Centres (CSCs) in remote areas, including the remote areas of Chamba district. As on 05.03.2026, 2.72 crore applications have been received on the Portal, and 30 lakh registrations have been completed under the Scheme after three-stage verification.

(c): Under PM Vishwakarma scheme, beneficiaries are provided with skill upgradation training, collateral-free high concessional credit, modern toolkit, digital transaction incentives and marketing linkages. These scheme interventions are designed to enhance productivity, improve product quality and expand market access.

(d): There is no proposal to introduce a separate discounted trade-risk insurance exclusively for traditional artisans of Chamba district under PM Vishwakarma. However, beneficiaries may avail social security and insurance benefits under existing Government schemes, subject to eligibility.
