

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 4087
TO BE ANSWERED ON 30.03.2026

ISSUES WITH PM VISHWAKARMA SCHEME

4087. DR. LAXMIKANT BAJPAYEE:

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

- (a) whether PM Vishwakarma scheme, designed to provide financial support and skill development for artisans in the country's informal sector has very narrow eligibility criteria and is struggling with very dismal and low loan approval rate from banks and very low percent of applications are cleared, if so, the reasons therefor;
- (b) whether in view of high rejection rate Government propose to review the screening process; and
- (c) the number of beneficiaries applied, registered, provided training, concessional loans and toolkits, since the implementation of Scheme, the details thereof, State/ Union Territories-wise and year-wise?

ANSWER

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

(a) and (b): PM Vishwakarma scheme was launched on 17.09.2023, to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The scheme is conjointly implemented by Ministry of Micro, Small and Medium Enterprises (MSME), Ministry of Skill Development and Entrepreneurship (MSDE) and Department of Financial Services (DFS). As per scheme guidelines, the eligibility is: (i) An artisan or craftsperson working with hands and tools and engaged in one of the family-based 18 traditional trades in the unorganized or informal sector, on self-employment basis (ii) The minimum age of the beneficiary should be 18 years on the date of registration (iii) The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, MUDRA, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have fully repaid their loan, will be eligible under PM Vishwakarma.

Under PM Vishwakarma, availing loan is optional for beneficiaries. Since the launch of the scheme, 15.87 lakh loan applications have been forwarded to the banks out of which 5.84 lakh applications have been sanctioned. To improve low loan approval rate and control rejections following measures have been undertaken: -

- Banks have also been advised to make all possible efforts to contact beneficiaries who are not reachable and to mark rejections only as a last resort.
- Additionally, banks have been directed to form internal committees to review and re-contact cases rejected due to beneficiaries being unreachable or denying to take loans.

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- Furthermore, banks have been advised to avoid rejecting applications at the branch level. Instead, rejections should be marked at one step higher level to ensure due diligence
- Periodical review meetings are being held at DFS level to assess the performance and progress of the banks under the scheme.

Further, Ministry of MSME is working in close coordination with DFS, to improve loan approvals under PM Vishwakarma by trying to reach out to maximum number of beneficiaries for availing loans by various methods. Text messages are being sent to PM Vishwakarma beneficiaries in 12 regional languages and calls are being made from the call center of M/o MSME and various Banks. Also, State/UT Governments have been requested to improve loan provision to PM Vishwakarma beneficiaries through Bankers' meetings at State/UT and District levels on regular basis.

(c): The number of beneficiaries applied, registered, provided training, concessional loans and toolkits, since the implementation of Scheme, State/ U.T. wise and year wise are at **Annexures I and II.**

Annexure-I

Annexure-I referred to in reply to part (c) of the Rajya Sabha unstarred question no. 4087 for answer on 30.03.2026

State/U.T. wise number of beneficiaries applied, registered, provided training, concessional loans and toolkits, since the implementation of PM Vishwakarma scheme.

S. No.	State/UT Name	Enrolments	Registered	Basic Training	Concessional Loan Sanctioned	Toolkit Delivered
1	ANDHRA PRADESH	18,16,799	2,22,947	1,75,317	57,213	86,351
2	ARUNACHAL PRADESH	13,948	7196	1571	272	84
3	ASSAM	7,33,599	1,18,861	94,154	15,683	50,306
4	BIHAR	16,83,943	1,62,053	1,12,012	24,655	62,699
5	CHHATTISGARH	9,55,605	1,16,442	81,092	11,395	40,887
6	GOA	34,009	18,575	11,765	1,175	5,828
7	GUJARAT	14,14,357	2,14,064	1,83,605	49,354	1,41,315
8	HARYANA	7,01,126	41,366	31,868	7,691	19,431
9	HIMACHAL PRADESH	1,78,543	1,97,01	12,950	2,113	6,279
10	JHARKHAND	3,72,449	43,737	31,337	6,856	16,605
11	KARNATAKA	30,96,229	5,72,108	4,80,995	1,28,689	3,38,747
12	KERALA	57,747	22,344	12,880	5,612	5,590
13	MADHYA PRADESH	29,68,724	2,78,022	2,23,288	56,401	1,23,825
14	MAHARASHTRA	24,52,077	2,83,298	2,10,905	62,941	1,35,637
15	MANIPUR	88,988	18,132	11,531	2,215	2,269
16	MEGHALAYA	19,269	4,725	746	75	129
17	MIZORAM	11,038	3,397	1,350	102	127
18	NAGALAND	24,759	4,550	1,924	402	49
19	ODISHA	7,13,608	1,06,312	83,901	19,041	49,742
20	PUNJAB	1,23,780	13040	8063	1882	2795
21	RAJASTHAN	21,03,284	2,51,982	2,15,895	62,915	1,47,107
22	SIKKIM	6,068	3407	1483	334	419
23	TELANGANA	3,56,663	89,040	65,092	28,956	31,382
24	TRIPURA	54,963	20,273	15,809	4,465	4,408
25	UTTAR PRADESH	27,27,630	1,78,031	1,41,188	16,426	70,306
26	UTTARAKHAND	2,37,049	20,357	12,681	1,497	6,302
27	ANDAMAN AND NICOBAR ISLANDS	3,217	1,057	609	140	261
28	CHANDIGARH	3,033	775	293	77	47
29	DELHI	17,159	2,619	930	216	111
30	JAMMU AND KASHMIR	4,47,612	1,54,881	1,33,134	14,553	96,018
31	LADAKH	6,371	4,189	2,655	611	2,111
32	LAKSHADWEEP	1,399	697	447	19	42
33	PUDUCHERRY	2,238	902	266	163	62
34	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	2,166	918	594	166	406

**Govt. of Tamil Nadu and West Bengal have not yet formed State Monitoring Committee under PM Vishwakarma*

Annexure-II

Annexure-II referred to in reply to part (c) of the Rajya Sabha unstarred question no. 4087 for answer on 30.03.2026

Year wise number of beneficiaries applied, registered, provided training, concessional loans and toolkits, since the implementation of PM Vishwakarma scheme.

Year	Enrolments	Registered	Basic Training	Concessional Loan Sanctioned	Toolkit Delivered
2023-24	1,64,29,812	8,40,240	2,30,858	--	--
2024-25	82,66,817	21,12,945	19,01,937	3,92,133	1,45,411
2025-26	3,61,686	46,815	2,29,535	1,92,172	13,02,266