GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1703
TO BE ANSWERED ON 03.08.2026

CREDIT FLOW AND MARKET PROTECTION FOR TRADITIONAL ARTISANS

1703. DR. JYOTI NAGNATH WAGHMARE:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:
(a) the special measures being taken to facilitate loan sanction for artisans trained under the PM Vishwakarma Scheme;
(b) whether any bank-wise coordination mechanism is put in place to meet the credit requirements of Paithani weavers and Kolhapuri chappal artisans of the State of Maharashtra;
(c) the district-wise details of the artisans benefited so far in Kolhapur, Nashik and Chhatrapati Sambhajinagar; and
(d) the future plans for protecting GI-tagged products from counterfeit goods and for Direct Benefit Transfer (DBT) for raw materials?

ANSWER

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

(a): As per Department of Financial Services (DFS), various measures have been taken to facilitate loan sanction for artisans trained under the PM Vishwakarma scheme, which includes:

i. Participation of artisans in loan sessions organised during basic skill training by bankers.
ii. Instructions to banks to provide necessary handholding to beneficiaries and process the loan applications within 14 days of its receipt.
iii. Banks to undertake end to end digital processing of loan applications to reduce delays and manual interventions.
iv. Banks to sanction all eligible loan applications and not to reject the application on minor grounds.
v. Banks not to mark rejection of loan applications at the branch level but at least one step higher level.
vi. Banks to obtain a written undertaking from beneficiaries who decline to take loan, no rejection to be made without such undertaking.
vii. Banks to make all efforts to contact beneficiaries, who are not reachable, and to mark rejections only as a last resort.
viii. Periodic review for monitoring the performance of banks under the scheme.

(b): Ministry of MSME works in close coordination with DFS, for providing credit support to eligible beneficiaries under PM Vishwakarma across the country, including artisans of Kolhapur in the State of Maharashtra. ‘Credit Outreach Camps’ are organised in coordination with DFS and the field formations of Ministry of MSME in the district with high concentration of loan rejection and untraceable beneficiaries.

(c): The district-wise details of the artisans benefited, so far in the district of Kolhapur, Nashik and Chhatrapati Sambhajinagar is at **Annexure I.**

(d): The Ministry of Micro, Small and Medium Enterprises (MSME), through the IPR component of the MSME Innovative Scheme, provides support for protection and commercialization of Intellectual Property, including for Geographical Indications (GI). Under the scheme, the eligible applicants may receive reimbursement of 100% of the actual cost incurred for GI registration, subject to a maximum limit of Rs. 2.00 lakh per registered GI.

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Annexure -I referred to in reply to part (c) of the Rajya Sabha Un-starred Question No. 1703 due for answer on 03.08.2026.

Details of the artisans benefited so far in the district of Kolhapur, Nashik and Chhatrapati Sambhajinagar under PM Vishwakarma					
District	**No. of Artisans successfully Registered**	**No. of Basic Training imparted**	**No. of Loans Sanctioned**	**Amount of Loan sanctioned (Rs. in Cr.)**	**Toolkit Delivered**
Kolhapur	15,521	11,708	3,365	33.12	8,108
Nashik	10,470	8,182	2,766	25.95	5,807
Chhatrapati Sambhajinagar	8,428	3,243	916	8.69	1,566