

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 3914  
TO BE ANSWERED ON 19.12.2024

IMPLEMENTATION OF PM VISHWAKARMA SCHEME

3914. SHRI ARVIND DHARMAPURI:

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

- (a) the current status of implementation of PM Vishwakarma Scheme across various States along with specific number of artisans benefited in Telangana;
- (b) the details of funds allocated and utilized for this scheme, district-wise particularly in Nizamabad; and
- (c) the measures taken to ensure access to training and financial support for artisans in rural Telangana under the scheme?

ANSWER

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

(a): The PM Vishwakarma Scheme was launched on 17.09.2023, and has been rolled out across the country, including in Telangana. Since the inception of the Scheme, as of 16.12.2024, a total of 2.61 crore applications have been received on the PM Vishwakarma Portal. The details of State/UT-wise registrations, skill trainings completed, and loan sanctioned under the Scheme, including Telangana, since the launch of the Scheme on 17.09.2023, upto 16.12.2024 is at **Annexure**.

(b): As PM Vishwakarma is a Central Sector Scheme, State-wise funds are not allocated. As of 16.12.2024, the funds sanctioned and spent under the Scheme are detailed below:

Financial Year	Revised Estimate (RE) (Rs. in crore)	Expenditure Incurred (Rs. in crore)
2023-24	746	746
2024-25(as of 16.12.2024)	4,000	3,120

(c): The PM Vishwakarma Scheme is jointly implemented by the Ministry of Micro, Small & Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE), and the Department of Financial Services (DFS), Government of India. The skilling component of the Scheme, aimed at enhancing the skills of traditional artisans and craftspeople, is implemented by MSDE. As per information received from MSDE, the Government of India has onboarded training centres across the country to ensure artisans, including those in rural areas, have access to skill training. In Telangana, there are currently 96 active training centres offering essential skill upgradation to artisans. Artisans receive a stipend and a toolkit incentive of upto Rs.15,000 upon successfully completing the basic skill training.

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The credit component, implemented by DFS, focuses on providing affordable credit for enterprise development. Under the Scheme, Loan is provided to the beneficiaries in two tranches:

Tranche 1: Loan up to Rs.1 lakh with a repayment period of 18 months.

Tranche2: Loan up to Rs.2 lakh with a repayment period of 30 months.

The rate of interest charged to the beneficiaries is only 5% with interest subvention of up to 8% is provided upfront by the Government to the banks. Loan coverage is secured under the Credit Guarantee Fund Trust for Micro and Small Enterprises on a portfolio basis. During basic skill training period, the beneficiaries are provided with half-day financial literacy sessions specifically designed to familiarize them with the loan features under the Scheme. The Scheme is widely accessible through Public Sector Banks, Regional Rural Banks, Cooperative Banks, and Private Sector Banks, ensuring outreach to urban, rural, and remote areas across the country, including Telangana.

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**ANNEXURE**

**Annexure referred to in reply to part (a) of the Lok Sabha Unstarred Question No. 3914 for answer on 19.12.2024.**

State/UT-wise details of total registrations, skill trainings completed, and loans sanctioned under the PM Vishwakarma Scheme from 17.09.2023 to 16.12.2024 are as follows:

<b>S. No.</b>	<b>STATE/UT</b>	<b>NUMBER OF REGISTRATIONS</b>	<b>NUMBER OF SKILL TRAININGS IMPARTED</b>	<b>NUMBER OF LOANS SANCTIONED</b>
1.	ANDHRA PRADESH	2,02,884	1,02,713	21,379
2.	ARUNACHAL PRADESH	1,579	64	1
3.	ASSAM	1,04,956	50,607	7,488
4.	BIHAR	1,06,379	34,597	5,802
5.	CHHATTISGARH	1,14,621	53,470	4,163
6.	GOA	17,374	4,505	385
7.	GUJARAT	2,04,482	1,45,227	30,756
8.	HARYANA	33,519	13,787	2,883
9.	HIMACHAL PRADESH	18,843	6,572	707
10.	JAMMU AND KASHMIR	1,50,535	1,08,704	10,741
11.	JHARKHAND	34,337	19,032	2,520
12.	KARNATAKA	5,31,858	3,30,111	63,652
13.	KERALA	20,877	5,095	1,105
14.	MADHYA PRADESH	2,24,374	99,074	14,260
15.	MAHARASHTRA	2,30,746	1,11,105	21,997
16.	MANIPUR	11,226	2,530	388
17.	MEGHALAYA	243	17	0
18.	MIZORAM	2,660	241	5
19.	NAGALAND	2,901	732	101
20.	ODISHA	92,378	30,246	4,420
21.	PUNJAB	9,870	2,962	432
22.	RAJASTHAN	2,16,768	1,29,402	26,948
23.	SIKKIM	1,937	291	7
24.	TAMIL NADU	1	0	0
25.	<b>TELANGANA</b>	<b>69,229</b>	<b>44,247</b>	<b>13,544</b>
26.	TRIPURA	20,124	11,426	2,528
27.	UTTAR PRADESH	1,52,623	52,693	3,698
28.	UTTARAKHAND	18,885	6,542	383
29.	WEST BENGAL	1	0	0
30.	ANDAMAN AND NICOBAR ISLANDS	714	327	0
31.	CHANDIGARH	241	62	11
32.	DAMAN AND DIU AND DADRA AND NAGAR HAVELI	705	132	2
33.	DELHI	727	13	1
34.	LADAKH	3,543	1,597	253
35.	LAKSHADWEEP	671	0	0
36.	PUDUCHERRY	560	54	4
	<b>TOTAL</b>	<b>26,03,371</b>	<b>13,68,177</b>	<b>2,40,564</b>