

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 624
TO BE ANSWERED ON 28.11.2024

FINANCIAL SUPPORT UNDER PM VISHWAKARMA SCHEME

624. SMT. D K ARUNA:
SHRI EATALA RAJENDER:
SHRI SURESH KUMAR SHETKAR:

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

- (a) whether the Government participated in meetings organised by a host of industrial associations and reviewed various components under PM Vishwakarma scheme aimed at developing the skills of traditional artisans and crafts people and if so, the details thereof;
- (b) the number of applications received alongwith the people benefitted under the scheme nation wide;
- (c) whether the Government had proposed seven major initiatives to provide financial support and credit to the MSMEs and three schemes for skill development and if so, the details thereof, State-wise including Andhra Pradesh and Telangana; and
- (d) the number of beneficiaries under each of the schemes along with the funds sanctioned/spent thereon since it's inception?

ANSWER

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

(a): The PM Vishwakarma 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, aimed at upgrading the skills of the traditional artisans and craftspeople, is implemented by MSDE. As per information received from MSDE, meetings with Sector Skill Councils (SSCs) and industry associations have been convened to review various components of the PM Vishwakarma Scheme, with the objective of enhancing the skills of traditional artisans and craftspeople.

(b): As of 25.11.2024, a total of 2.59 crore applications have been received nationwide, with 24.82 lakh beneficiaries registered under the PM Vishwakarma Scheme.

(c) & (d): The PM Vishwakarma Scheme aims to provide end-to-end support to artisans and craftspeople of 18 trades, who work with their hands and tools, helping them establish their enterprises. The Scheme comprises six components:

- (i) PM Vishwakarma Certificate and ID Card
- (ii) Skill Upgradation
- (iii) Toolkit Incentive
- (iv) Credit Support
- (v) Incentive for Digital Transactions
- (vi) Marketing Support.

Under the skill component, beneficiaries are given Basic Training of 5–7 days and Advanced Training of 15 days free of cost. During the training period, beneficiaries are paid a stipend of Rs.500 per day as wage compensation along with travel expenses.

: 2 :

Under the credit component, collateral-free Enterprise Developmental loans are provided at a concessional interest rate of 5%, with a total loan assistance amount of Rs.3,00,000. Beneficiaries can avail of the first loan tranche of up to Rs.1,00,000 and the second loan tranche of up to Rs.2,00,000 after repaying the first tranche of loan. The Government of India contributes an interest subvention of up to 8%.

The details of State/UT-wise registrations, skill trainings completed, and loan sanctioned under the Scheme, including Andhra Pradesh and Telangana, since the launch of the Scheme on 17.09.2023, upto 25.11.2024 is at **Annexure**.

Since its inception, 24.82 lakh beneficiaries have registered under the PM Vishwakarma Scheme. 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 25.11.2024)	3200	1375.19

ANNEXURE

Annexure referred to in reply to part (c) & (d) of the Lok Sabha Unstarred Question No. 624 for answer on 28.11.2024.

State/UT-wise details of total registrations, skill trainings completed, and loans sanctioned under the PM Vishwakarma Scheme from 17.09.2023 to 25.11.2024 are as follows:

S. No.	STATE/UT	NUMBER OF REGISTRATIONS	NUMBER OF SKILL TRAININGS IMPARTED	NUMBER OF LOANS SANCTIONED
1.	ANDHRA PRADESH	1,98,227	90,084	19,979
2.	ARUNACHAL PRADESH	1,094	27	0
3.	ASSAM	97,522	46,410	6,841
4.	BIHAR	95,050	28,871	4,670
5.	CHHATTISGARH	1,12,835	49,510	3,713
6.	GOA	17,353	3,876	364
7.	GUJARAT	2,02,532	1,39,767	29,920
8.	HARYANA	25,697	13,139	2,702
9.	HIMACHAL PRADESH	17,772	5,986	621
10.	JAMMU AND KASHMIR	1,47,444	1,06,205	10,342
11.	JHARKHAND	33,556	18,272	2,301
12.	KARNATAKA	5,27,354	2,94,217	58,483
13.	KERALA	20,178	4,086	916
14.	MADHYA PRADESH	1,96,017	85,583	12,713
15.	MAHARASHTRA	2,22,654	98,770	20,718
16.	MANIPUR	10,816	2,361	380
17.	MEGHALAYA	226	17	0
18.	MIZORAM	2,608	241	1
19.	NAGALAND	2,418	681	91
20.	ODISHA	83,798	23,717	3,907
21.	PUNJAB	8,060	2,710	378
22.	RAJASTHAN	2,05,411	1,14,157	21,100
23.	SIKKIM	1,934	157	1
24.	TAMIL NADU	1	0	0
25.	TELANGANA	67,415	41,641	12,301
26.	TRIPURA	18,908	10,682	2,375
27.	UTTAR PRADESH	1,39,639	42,467	3,231
28.	UTTARAKHAND	18,534	5,973	361
29.	WEST BENGAL	1	0	0
30.	ANDAMAN AND NICOBAR ISLANDS	714	290	0
31.	CHANDIGARH	197	46	11
32.	DAMAN AND DIU AND DADRA AND NAGAR HAVELI	695	18	0
33.	DELHI	641	10	0
34.	LADAKH	3,516	1,483	238
35.	LAKSHADWEEP	654	0	0
36.	PUDUCHERRY	560	44	4
TOTAL		24,82,031	12,31,498	2,18,662