

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1407**  
**TO BE ANSWERED ON 13.02.2025**

**REGISTRATIONS UNDER PM VISHWAKARMA SCHEME**

1407. SHRI NAVEEN JINDAL:

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

- (a) the total number of Vishwakarma registered under PM Vishwakarma Scheme so far;
- (b) the details of the trades in which skill upgradation training is provided to help artisans to hone their skills; and
- (c) the steps taken by the Government to provide the intended beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention?

**ANSWER**

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

(a): The PM Vishwakarma Scheme was launched on 17.09.2023 to provide end-to-end support to artisans and craftspeople of 18 trades who work with their hands and tools. As of 10.02.2025, 27.25 lakh beneficiaries have been registered under the Scheme.

(b): The Scheme covers artisans and craftspeople engaged in 18 trades, in which skill upgradation training is provided to help the Artisans hone their skills. These trades include: (i) Carpenter (Suthar/Badhai); (ii) Boat Maker; (iii) Armourer; (iv) Metalsmith/Metal Caster; (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler (Charmakar)/ Shoemith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

(c): The credit component, implemented by Department of Financial Services (DFS), focuses on providing affordable and easy access collateral-free concessional credit for enterprise development. Under the Scheme, Loans are 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 beneficiaries is only 5% with an 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, 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.

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