

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3241
TO BE ANSWERED ON 20.03.2025

PM-VISHWAKARMA SCHEME

3241. SHRI SANJAY DINA PATIL:
SHRI BHASKAR MURLIDHAR BHAGARE:
SMT. SUPRIYA SULE:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:
DR. AMOL RAMSING KOLHE:
SHRI BAJRANG MANOHAR SONWANE:
PROF. VARSHA EKNATH GAIKWAD:
SHRI AMAR SHARADRAO KALE:
SHRI NILESH DNYANDEV LANKE:
SHRI BHUMARE SANDIPANRAO ASARAM:
DR. SHIVAJI BANDAPPA KALGE:
SMT. DELKAR KALABEN MOHANBHAI:
SHRI GYANESHWAR PATIL:

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

- (a) the steps that are being taken to enhance the skills of traditional artisans to meet modern market demands under PM-Vishwakarma Scheme;
- (b) the measures that have been taken to ensure that artisans trained under the said scheme get sustainable employment opportunities;
- (c) whether the Government has evaluated and improved market access for traditional artisans and craftsmen and if so, the details thereof;
- (d) the number of beneficiaries who have received financial assistance under the said scheme State/UT-wise;
- (e) whether there are any measures to ensure affordable interest rates for loans provided to artisans under this scheme and if so, the details thereof;
- (f) the mechanisms that are in place to monitor the implementation of the said scheme and evaluate its impact; and
- (g) the number of artisans faced difficulties in availing loans due to stringent eligibility criteria and the steps taken/proposed to be taken by the Government for relaxing these criteria to ensure that more beneficiaries can access financial assistance?

ANSWER

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

(a): Under the skill component, beneficiaries are given Basic Training of 6 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 upto Rs. 1000/-. Since the launch of the Scheme on 17.09.2023; as of 17.03.2025, basic skill training has been imparted to 19.92 lakh PM Vishwakarma beneficiaries. During skill upgradation, beneficiaries' skills are enhanced, and they are introduced to modern tools, best practices, and innovative designs. They also receive training in digital, financial, and soft skills, along with marketing and entrepreneurial knowledge & support.

(b) & (e): The Government is providing help to PM Vishwakarma beneficiaries who are self-employed and working in an unorganized sector. Collateral-free Enterprise Developmental loans are provided at a concessional fixed 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%. Loan coverage is secured under the Credit Guarantee Fund Trust for Micro and Small Enterprises on portfolio basis. This assistance aims to help them scale up their operations, modernize and upgrade their tools and businesses, and transition into the formal economy as entrepreneurs.

(c): Under the scheme, PM Vishwakarma beneficiaries across the country are being provided support for marketing, branding, packaging etc. PM Vishwakarma beneficiaries are facilitated to display and sell their handicrafts/products through various trade fairs, state level exhibitions etc. Also, online marketing support is being provided to PM Vishwakarma beneficiaries through various e-commerce platforms to promote sale of their products in the domestic as well as international markets.

(d): Under PM Vishwakarma, as of 17.03.2025, the State/UT-wise number of beneficiaries who have received financial assistance is **annexed**.

(f): At the National level, the implementation of the Scheme is monitored through regular meetings of the National Steering Committee (NSC), which is co-chaired by Secretary, Department of Financial Services (DFS), Secretary, Ministry of Skill Development and Entrepreneurship (MSDE), and Secretary, Ministry of Micro, Small and Medium Enterprises (MSME).

(g): 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. If any beneficiary faces any difficulty for credit access, their complaints are being monitored online on day-to-day basis and the matter is sent to Department of Financial Services (DFS) for necessary action. In addition, beneficiaries are informed through text messages/SMS for availing Credit facilities under the Scheme.

Annexure

Annexure referred to in reply to part (d) of the Lok Sabha Unstarred question no. 3241 for answer on 20.03.2025.

State Name	No. of Loan Applications Sanctioned	Sanctioned Amount (Rs. Cr.)
Andhra Pradesh	30,450	248.49
Arunachal Pradesh	47	0.46
Assam	10,993	103.04
Bihar	10,365	91.70
Chhattisgarh	6,660	55.60
Goa	559	5.02
Gujarat	37,788	341.05
Haryana	5,273	48.64
Himachal Pradesh	1,271	11.87
Jharkhand	3,293	23.74
Karnataka	96,192	765.35
Kerala	2,855	25.53
Madhya Pradesh	29,451	267.63
Maharashtra	31,495	277.47
Manipur	682	6.42
Meghalaya	5	0.05
Mizoram	21	0.21
Nagaland	143	1.39
Odisha	9,686	83.25
Punjab	922	8.51
Rajasthan	42,375	373.89
Sikkim	55	0.55
Telangana	21,110	198.35
Tripura	3,166	27.95
Uttar Pradesh	8,569	77.75
Uttarakhand	603	5.53
Andaman And Nicobar Islands	42	0.38
Chandigarh	15	0.13
Delhi	33	0.28
Jammu And Kashmir	12,341	114.25
Ladakh	340	3.38
Lakshadweep	0	0.00
Puducherry	54	0.52
The Dadra and Nagar Haveli and Daman and Diu	54	0.41
Grand Total	366,908	3168.80