

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 4655
TO BE ANSWERED ON 21.08.2025

PRADHAN MANTRI VISHWAKARMA YOJANA THROUGH PSBS

4655. SHRI SUKHJINDER SINGH RANDHAWA:
SHRI SHER SINGH GHUBAYA:

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

- (a) whether the implementation of the Pradhan Mantri Vishwakarma Yojana has been initiated through Public Sector Banks (PSBs) and if so, the number of beneficiaries in the State of Punjab who have received benefits under the scheme;
- (b) whether it is true that the application and registration process under this scheme is overly complex, thereby preventing weaker artisans from availing the benefits; and
- (c) whether the Government is considering to simplify the procedures under the scheme and if so, the details thereof and if not, the reasons therefor?

ANSWER

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

(a): Under PM Vishwakarma, Scheduled Commercial Banks and other financial institutions are eligible to lend. As of 13.08.2025; Enterprise Development Loans have been sanctioned to 4.71 lakh beneficiaries amounting to Rs. 4,059.11 crore across the country. The Public Sector Bank wise details of beneficiaries to whom loans have sanctioned in the State of Punjab under PM Vishwakarma scheme is at **Annexure I**.

(b) & (c): Applications under PM Vishwakarma Scheme are processed through Common Service Centres (CSCs) with Aadhaar-based biometric authentication on PM Vishwakarma portal. All components of the Scheme and verification process are Portal-based/Online. Since its inception, as of 13.08.2025, 29.98 lakh beneficiaries have been successfully registered on PM Vishwakarma portal. The applications undergo a three-step verification which includes (i) Verification at Gram Panchayat/ Urban Local Body (ULB) level, (ii) Verification (Vetting and Recommendation) by the District Implementation Committee (DIC) chaired by District Collector (iii) Approval by the Screening Committee headed by an officer from MSME Development and Facilitation Office (MSME DFO), member from State/UT level Bankers' Committee (SLBC) and a member from MSDE. It is to mention, that the weaker sections such as OBC, SC, ST have constituted a significant portion of total registered beneficiaries under PM Vishwakarma i.e. 54%, 19% and 8% respectively.

Annexure-I

Annexure-I referred to in reply to part (a) of the Rajya Sabha Unstarred Question No. 4655 for answer on 21.08.2025.

Name of Public Sector Bank	No. of Loans sanctioned under PM Vishwakarma in Punjab	Amount sanctioned(Rs. in Lakh) in Punjab
Punjab National Bank	471	447.88
State Bank of India	462	404.83
Punjab And Sind Bank	93	89.00
Indian Bank	83	78.20
Canara Bank	68	61.20
Indian Overseas Bank	64	56.70
Bank of Baroda	60	50.05
UCO Bank	57	54.55
Bank of India	52	44.50
Union Bank of India	44	42.30
Central Bank of India	30	27.00
Bank of Maharashtra	10	10.00
Total	1,494	1,366.21