

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3405
TO BE ANSWERED ON 12.03.2026

BENEFITS UNDER PM VISHWAKARMA

3405. SHRI PRABHAKAR REDDY VEMIREDDY:

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

- (a) whether it is true that Credit Information Bureau (India) Limited (CIBIL) score is one of the criteria to take benefits under PM Vishwakarma Scheme;
- (b) if so, the reasons that Government made CIBIL Score mandatory under PM Vishwakarma;
- (c) whether it would not impact better implementation of the scheme and also beneficiaries are at loss and if so, the details thereof;
- (d) whether the Government proposes to remove CIBIL Score as criteria under PM Vishwakarma and if not, the reasons therefor;
- (e) whether it is true that out of about two crore applications received, 1.3 crore applications are pending with Gram Panchayats and if so, the details thereof; and
- (f) the reasons for such huge number of applications pending with GPs and the manner in which Government is planning to address this?

ANSWER

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

(a) to (d): PM Vishwakarma scheme is conjointly being looked by Ministry of Micro, Small and Medium Enterprises (MSME), Ministry of Skill Development and Entrepreneurship (MSDE) and Department of Financial Services (DFS).

As per information received from DFS, CIBIL score is not mandatory to take benefits under the PM Vishwakarma scheme. Further, as per PM Vishwakarma scheme guidelines, Credit information report is required for those who have a credit history, for availing benefits under the credit component, so as to exclude any defaulter from availing credit again under the Scheme.

The issue of CIBIL score has been specifically addressed in FAQs issued to banks on 14.08.2024 wherein it has been explicitly stated that no minimum Credit score has been prescribed under the PM Vishwakarma scheme for availing credit component.

Hence there is no impact on implementation of the scheme.

(e) & (f): Under the PM Vishwakarma Scheme, Stage-I verification of applications is carried out through the Head of the Gram Panchayat/Chairman of the Village Council or the Executive Head/Administrator of the Urban Local Body. As on 09.03.2026, 83.53 lakh applications are pending for verification at Stage-I level, of which 55.54 lakh applications are with Gram Panchayats and 27.99 lakh applications are with Urban Local Bodies.

Against the target of 30 lakh registrations under the scheme, the target has already been achieved.
