

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 854
TO BE ANSWERED ON 23.07.2026

PM VISHWAKARMA SCHEME

854. SHRI B Y RAGHAVENDRA:

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

- (a) the salient features of the PM Vishwakarma Scheme and the progress made thereunder since its launch;
- (b) the number of registered beneficiaries under the Scheme, indicating the number of beneficiaries who have received Skill Upgradation Training, Toolkit Incentive and collateral-free credit State-wise and district-wise in Karnataka;
- (c) the total amount of credit sanctioned and disbursed under the Scheme, State-wise, including for Shivamogga district in Karnataka;
- (d) the initiatives undertaken to provide market access to beneficiaries through Government eMarketplace (GeM), e-commerce platforms, exhibitions, branding and quality certification; and
- (e) the measures taken to increase enrolment, awareness and saturation of benefits among eligible artisans, particularly in rural and semi-urban areas?

ANSWER

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

(a): PM Vishwakarma scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The scheme covers 18 trades, namely: Carpenter, Boat Maker, Armourer, Metal Artisan, Tool Kit Maker, Locksmith, Goldsmith, Potter, Sculptor/Stone Worker, Cobbler/Footwear Artisan, Mason, Basket/Mat/Broom Maker, Toy Maker (Traditional), Barber, Garland Maker, Washerman, Tailor and Fishing Net Maker.

Salient features of PM Vishwakarma:

- i. Recognition: Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- ii. Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day and transport allowance of Rs 1000.
- iii. Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 through e-vouchers after Basic Skill Training.
- iv. Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%.
- v. Incentive for Digital Transaction: An amount of Re. 1 per eligible digital transaction, upto maximum 100 eligible transactions monthly will be provided to the beneficiary for digital pay-out or receipt.
- vi. Marketing Support: Marketing support in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

(b): The number of registered beneficiaries under PM Vishwakarma, Skill Upgradation Training, Toolkit Incentive and collateral-free credit State-wise and district-wise in Karnataka is at **Annexure I**.

(c): State-wise, total amount of credit sanctioned and disbursed is at **Annexure II**.

Further, the total amount of credit sanctioned and disbursed in Shivamogga district of Karnataka is as follows:

(Rs. in Lakh)		
District Name	Loan Sanction Amount	Loan Disbursed amount
Shivamogga	4758.95	3863.84

(d): Under PM Vishwakarma scheme, Ministry of MSME has initiated comprehensive marketing support measures to enhance market access for Vishwakarma artisans through online platforms and physical exhibitions. It includes onboarding of PM Vishwakarmas on Government e-Marketplace (GeM), Open Network for Digital Commerce (ONDC) and reputed e-commerce platforms. More than 30,000 beneficiaries have been onboarded on GeM, over 1,700 artisans have been onboarded on ONDC and 160 artisans have been onboarded on e-commerce platforms. As on date, 82 trade fairs and 37 State-level PM Vishwakarma exhibitions have been organised across country.

(e): In order to ensure equitable access to the scheme for all artisans and craftsmen, Ministry of Micro, Small and Medium Enterprises has undertaken a series of initiatives to spread awareness about PM Vishwakarma scheme. Till 2025-26, more than 760 awareness programmes/camps, over 50 workshops, 50 trade fairs, 34 State-level exhibitions and more than 50 flash mobs have been organized across the country, rural and semi-urban areas.

In addition, for this financial year, 739 Awareness programmes have been allocated to the field formations of the Ministry of MSME to disseminate awareness in local languages under the scheme in collaboration with State Governments/ UT Administrations.

The Ministry has also undertaken extensive publicity through social media campaigns, radio jingles on All India Radio, newspaper advertisements, hoardings, digital displays and audio announcements in local languages at various public locations. To further enhance accessibility and ensure wider outreach, PM Vishwakarma Guidelines and Handbook for various trades have been translated into 12 regional languages is available in public domain.

Annexure -I referred to in reply to part (b) of the Lok Sabha unstarred question no. 854 for answer on 23.07.2026

(a) State-wise number of registered beneficiaries, Skill Upgradation Training, Toolkit Incentive and collateral-free credit under PM Vishwakarma

State/U.T.	No. of Successful Registration	Basic Training completed	No. of Loan Sanctioned	Toolkits Delivered
ANDHRA PRADESH	2,22,947	1,79,245	59,788	1,07,428
ARUNACHAL PRADESH	7,196	1,868	297	94
ASSAM	1,18,861	97,740	16,072	66,700
BIHAR	1,62,053	1,19,543	26,423	71,581
CHHATTISGARH	1,16,442	82,481	11,857	59,134
GOA	18,575	12,138	1,350	7,407
GUJARAT	2,14,064	1,86,721	51,115	1,56,254
HARYANA	41,366	33,372	8,049	22,260
HIMACHAL PRADESH	19,701	13,175	2,213	7,868
JHARKHAND	43,737	31,865	7,059	21,847
KARNATAKA	5,72,108	4,89,114	1,30,750	3,84,997
KERALA	22,344	13,776	58,84	6,623
MADHYA PRADESH	2,78,022	2,28,393	59,461	1,55,262
MAHARASHTRA	2,83,298	2,17,512	65,029	1,60,884
MANIPUR	18,132	11,869	2,312	2,543
MEGHALAYA	4,725	885	83	189
MIZORAM	3,397	1,409	103	147
NAGALAND	4,550	2,035	426	140
ODISHA	1,06,312	85,937	19,768	61,066
PUNJAB	13,040	8,506	1,920	3,370
RAJASTHAN	2,51,982	2,20,421	64,976	1,76,140
SIKKIM	3,407	1,905	452	534
TELANGANA	89,040	67,370	29,574	39,646
TRIPURA	20,273	15,980	4,573	6,783
UTTAR PRADESH	1,78,031	1,46,398	17,539	88,573
UTTARAKHAND	20,357	12,971	1,538	7,529
ANDAMAN & NICOBAR ISLANDS	1,057	609	141	283
CHANDIGARH	775	332	86	89
DELHI	2,619	1,015	225	117
JAMMU AND KASHMIR	1,54,881	1,37,421	14,844	1,12,138
LADAKH	4,189	2,758	629	2,297
LAKSHADWEEP	697	459	19	42
PUDUCHERRY	902	270	174	63
THE DADRA AND NAGAR HAVELI AND DAMAN & DIU	918	634	178	434
Grand Total	30,00,000	24,26,127	6,04,907	17,30,462

Tamil Nadu has not yet Constituted State Monitoring Committee and District Implementation Committee under PM Vishwakarma
West Bengal has Constituted State Monitoring Committee and District Implementation Committee during May, 2026

(b) District-wise number of registered beneficiaries, Skill Upgradation Training, Toolkit Incentive and collateral-free credit in Karnataka under PM Vishwakarma

District	Successful Registration	Basic Training completed	No. of Loan Sanctioned	Toolkit Delivered
Bagalkote	3,877	3,053	1,044	2,124
Ballari	23,817	20,838	4,994	18,455
Belagavi	25,503	20,727	5,075	16,769
Bengaluru rural	7,801	6,053	1,734	4,137
Bengaluru urban	15,026	10,473	3,594	5,327
Bidar	32,975	27,801	5,790	25,699
Chamarajanagar	30,016	27,066	5,803	19,406
Chikkaballapura	21,890	18,674	3,441	16,500
Chikkamagaluru	7,131	6,054	2,563	4,047
Chitradurga	39,933	35,011	7,902	33,022
Dakshina kannada	7,254	5,841	3,695	4,854
Davanagere	21,998	19,806	6,208	16,364
Dharwad	13,301	1,16,88	3,265	7,650
Gadag	6,451	5,457	1,781	4,052
Hassan	11,213	9,689	3,246	7,301
Haveri	6,930	5,726	1,701	4,048
Kalaburagi	12,334	10,883	1,950	7,555
Kodagu	2,623	2,074	1,169	864
Kolar	38,204	31,839	8,011	28,144
Koppal	17,423	14,828	3,532	13,536
Mandya	22,410	19,263	4,759	12,386
Mysuru	34,868	30,584	6,390	22,761
Raichur	25,371	22,479	6,124	20,402
Ramanagara	9,377	8,552	2,717	5,948
Shivamogga	16,158	14,248	5,300	10,429
Tumakuru	65,284	58,042	14,177	40,468
Udupi	7,912	6,774	4,160	5,957
Uttara kannada	13,186	9,811	4,405	6,103
Vijayanagara	15,591	12,573	3,505	11,206
Vijayapura	1,674	1,018	239	432
Yadgir	14,577	12,189	2,476	9,051
Total (Karnataka)	5,72,108	4,77,531	1,30,750	3,84,997

Annexure -II referred to in reply to part (c) of the Lok Sabha unstarred question no. 854 for answer on 23.07.2026

State-wise, total amount of credit sanctioned and disbursed under PM Vishwakarma

Rs. in Lakh

State/ UT name	Loan Sanction Amount	Loan Disbursed Amount
ANDHRA PRADESH	48,399.70	37,783.95
ARUNACHAL PRADESH	271.84	222.76
ASSAM	15,012.18	13,282.85
BIHAR	22,469.02	18,832.78
CHHATTISGARH	9,898.46	7,451.62
GOA	1,214.18	904.47
GUJARAT	45,784.40	36,245.30
HARYANA	7,477.63	6,628.89
HIMACHAL PRADESH	2,088.30	1,910.36
JHARKHAND	4,866.21	3,978.79
KARNATAKA	103,429.38	79,415.03
KERALA	5,409.17	5,146.78
MADHYA PRADESH	53,908.84	47,475.07
MAHARASHTRA	55,970.05	46,013.74
MANIPUR	2,135.99	1,897.95
MEGHALAYA	70.15	39.20
MIZORAM	95.70	65.10
NAGALAND	414.83	393.10
ODISHA	16,491.04	14,796.19
PUNJAB	1,747.21	1,620.52
RAJASTHAN	57,661.10	53,316.60
SIKKIM	428.11	377.31
TELANGANA	27,820.18	25,547.92
TRIPURA	3,952.53	3,652.24
UTTAR PRADESH	15,304.99	12,838.42
UTTARAKHAND	1,375.98	1,197.00
ANDAMAN AND NICOBAR ISLANDS	120.69	112.36
CHANDIGARH	76.75	69.03
DELHI	189.28	179.43
JAMMU AND KASHMIR	13,734.77	8,619.88
LADAKH	622.52	594.17
LAKSHADWEEP	15.30	15.30
PUDUCHERRY	166.29	164.29
THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	158.25	151.25
Grand Total	518,780.99	430,939.63

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