

# SALIENT FEATURES AND GUIDELINES OF PM VISHWAKARMA SCHEME

Relevant for: Developmental Issues | Topic: Government policies & interventions for development in various Sectors and issues arising out of their design & implementation incl. Housing

PM Vishwakarma, a Central Sector Scheme, was launched on 17<sup>th</sup> September, 2023 by the Prime Minister to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. (i) Carpenter (Suthar/Badhai); (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler (Charmkar)/ Shoemaker/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.

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- (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;
- (iii) **Toolkit Incentive:** A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of 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%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1<sup>st</sup> tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- (v) **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- (vi) **Marketing Support:** Marketing support will be provided to the artisans and craftspeople 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.

In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem.

Enrolment of beneficiaries shall be done through Common Service Centres with Aadhaar-based

biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include (i) Verification at Gram Panchayat/ ULB level, (ii) Vetting and Recommendation by the District Implementation Committee (iii) Approval by the Screening Committee.

For more information, the Guidelines of PM Vishwakarma can be accessed at [pmvishwakarma.gov.in](http://pmvishwakarma.gov.in). For any queries, artisans and craftspeople may call at 18002677777 or email at [pm-vishwakarma@dcmsme.gov.in](mailto:pm-vishwakarma@dcmsme.gov.in).

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## **MJPS/NSK**

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