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PM VishwakarmaAre you sure you want to sign out?CancelSign OutEngEnglish/हिसससीSign
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CancelApply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesPM VishwakarmaArtisansCraftspeopleSkill
UpgradationToolkit IncentiveDetailsPM Vishwakarma is a Central Sector Scheme launched by Ministry of Micro, Small and Medium
Enterprises to provide holistic and end-to-end support to artisans and craftspeople through access to collateral free credit, skill training,
modern tools, incentive for digital transactions and market linkage support. The scheme will initially be implemented for five years up to
2027-28. Objectives To enable the recognition of artisans and craftspeople as Vishwakarma making them eligible to avail all the benefits
under the Scheme. To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to
them. To provide support for better and modern tools to enhance their capability, productivity, and quality of products. To provide the
intended beneficiaries easy access to collateral-free credit and reduce the cost of credit by providing interest subvention. To provide
incentives for digital transactions to encourage the digital empowerment of these Vishwakarmas. To provide a platform for brand
promotion and market linkages to help them access new opportunities for growth. Implementing AgencyThe scheme is conjointly
implemented by the following Ministries/Departments: Ministry of Micro, Small and Medium Enterprises (MoMSME). Ministry of Skill
Development and Entrepreneurship (MSDE). Department of Financial Services (DFS), Ministry of Finance
(MoF).BenefitsBenefitsRecognition: Recognition as Vishwakarma through Certificate and ID CardSkilling:Skill Verification followed
by 5-7 days (40 hours) of Basic TrainingInterested candidates can also enrol for 15 days (120 hours) of Advanced TrainingTraining
Stipend: â, 1500 per dayToolkit Incentive: â, 115,000 grantCredit Support: Collateral-free Enterprise Development Loans: â, 11,00,000
(First Tranche for 18 months repayment) & â, 12,00,000 (Second Tranche for 30 months repayment) Concessional Rate of Interest: 5% to
be charged from the beneficiary with an Interest Subvention cap of 8% to be paid by MoMSMECredit Guarantee fees to be borne by
GoIIncentive for Digital Transaction: â, 1 per transaction for a maximum of up to 100 transactions (monthly) Marketing Support: The
National Committee for Marketing (NCM) will provide services such as Quality Certification, Branding and Promotion, e-commerce
Linkage, Trade Fair Advertising, Publicity and Other Marketing Activities.NOTE: Notification to beneficiaries on disbursement of
incentives will be done through SMS. Eligibility The applicant should be an artisan or craftsperson working with hands and tools. The
applicant should be engaged in an unorganized sector on a self-employment basis. The applicant should be engaged in one of the 18
family-based traditional trades mentioned in the scheme. On the date of registration for the scheme, the minimum age of the applicant
should be 18 years. The applicant should be engaged in the concerned trade on the date of registration. The applicant should not have
availed loans under similar credit-based schemes of the Central Government or State Government for self-employment/ business
development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. The registration and benefits under the Scheme shall be restricted
to one member of the family. Exclusions A person in government service and their family members shall not be eligible. Application
ProcessOnline - via CSCs(i) The eligible beneficiaries are required to get themselves enrolled through nearest CSC in their area.(ii) The
beneficiary can apply either on their own or with the help of the CSCs through Village Level Entrepreneurs (VLEs) or
Enumerators.Registration:Step 1: Visit the Official Portal of "PM Vishwakarma" and on the top right corner, click "Login". Then click
"CSC - Register Artisans"."»¿ï»¿ You will be taken to the Registration."i»¿ï»¿Step 2: On the "Registration Now" Page, answer the Set
of Questions as Yes/No, and click "Continue". On the "Aadhaar Verification" Page, enter the 6-digit OTP received on your Aadhaar-
linked Mobile Number. Click "Continue". On the next page, enter your Aadhaar Number and the Aadhaar Registered Mobile Number.
Click "Continue". Application: Step 1: Visit your nearest CSC and complete the Biometric Verification Process. Step 2: In the Online
Application Form, fill in all the mandatory details, and click "Submit". In the next screen, note down the "Application Number" for
future reference. Click "Done". Verification: Stage 1: Verification of Eligibility at Gram Panchayat or ULB level. Stage 2: Vetting and
Recommendation of the Applications by the District Implementation Committee. Stage 3: The Screening Committee will accord final
approval of the beneficiaries for registration after satisfying itself as to their eligibility. Benefit Disbursal: After a successful three-step
verification, the artisans and craftspeople will formally register under this Scheme as Vishwakarmas. They will receive a Digital ID, a
PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a
Vishwakarma, making them eligible to avail of all the benefits under the Scheme.Documents RequiredRequired documents or
information: Aadhaar, Mobile number, Bank details, Ration card mandatory for the registration. Note: 1 In case of a beneficiary not
having a ration card, they would be required to produce Aadhaar cards of all family members. Note: 2 If beneficiary does not have bank
account, they will be first required to open a bank account for which hand holding shall be done by the CSC. Frequently Asked
QuestionsWhat is Pradhan Mantri Vishwakarma Scheme?PM Vishwakarma is a Central Sector Scheme launched by Ministry of Micro,
Small and Medium Enterprises to provide holistic and end-to-end support to artisans and craftspeople through access to collateral free
credit, skill training, modern tools, incentive for digital transactions and market linkage support. Which category of trades are covered in
the scheme? Carpenter (Suthar), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith
(Sunar), Potter (Kumhaar), Sculptor (Moortikar)/ stone carver / Stone breaker, Cobbler (Charmkar)/ Shoesmith/ Footwear artisan, Mason
(Raajmistri), Basket Maker/ Basket Waver: Mat maker/ Coir Weaver/ Broom maker, Doll & Toy Maker (Traditional), Barber (Naai),
Garland Maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker. What are the key components of PM
Vishwakarma? The key components of PM Vishwakarma Scheme are: 1. Recognition: PM Vishwakarma Certificate and ID Card 2. Skill
Upgradation 3. Toolkit Incentive 4. Credit Support 5. Incentive for Digital Transactions 6. Marketing Support What are the eligibility
criteria of the Scheme? 1. An artisan or crafts person working with hands and tools and engaged in one of the above family-based
traditional trades, in unorganized sector on self-employment basis, shall be eligible for registration under PM Vishwakarma. 2. The
minimum age of the beneficiary should be 18 years on the date of registration. 3. The beneficiary should be engaged in the trade
concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or
State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. 4. The
registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a
†family' is defined as consisting of the husband, wife and unmarried children. 5. A person in government service and their family
members shall not be eligible under the Scheme. How to avail benefits under the Scheme ? Any individual willing to avail the benefits of
the Scheme, may register on the portal www.pmvishwakarma.gov.in. Which documents are required to be provided during registration
on PM Vishwakarma portal? Aadhaar, Mobile number, Bank details, Ration card mandatory for the registration. Which lending
institutions can provide credit under the Scheme? Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks,
Cooperative Banks, Non-Banking Finance Companies and Micro Finance Institutions are eligible to lend under this Scheme. What is the
amount of initial loan under the scheme? The initial collateral free †Enterprise Development Loan' is up to Rs 1,00,000 for a tenure
of 18 months. When will an applicant become eligible for the second tranche of a loan under the PM Vishwakarma scheme if they have
already utilized the first tranche of the loan? The second Loan Tranche of upto Rs. 2,00,000/- will be available to skilled beneficiaries
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who maintain a standard loan account and have adopted digital transactions in their business or have undergone Advanced Skill Training. Do applicant need to give any collateral to avail loan facility under this scheme? No collateral security is required. What is the rate and amount of interest subvention in the scheme? Concessional rate of interest chargeable from beneficiaries for loans will be fixed at 5%. The interest subvention by the Government of India will be to an extent of 8% and provided upfront to the banks. Sources And ReferencesGuidelinesFAQOfficial WebsiteOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later. OkIt seems you have already initiated your application earlier. To know more please visit Cancel Apply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesPM VishwakarmaArtisansCraftspeopleSkill UpgradationToolkit IncentiveDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsPM Vishwakarma is a Central Sector Scheme launched by Ministry of Micro, Small and Medium Enterprises to provide holistic and end-to-end support to artisans and craftspeople through access to collateral free credit, skill training, modern tools, incentive for digital transactions and market linkage support. The scheme will initially be implemented for five years up to 2027-28. Objectives To enable the recognition of artisans and craftspeople as Vishwakarma making them eligible to avail all the benefits under the Scheme. To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them. To provide support for better and modern tools to enhance their capability, productivity, and quality of products. To provide the intended beneficiaries easy access to collateral-free credit and reduce the cost of credit by providing interest subvention. To provide incentives for digital transactions to encourage the digital empowerment of these Vishwakarmas. To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.Implementing AgencyThe scheme is conjointly implemented by the following Ministries/Departments:Ministry of Micro, Small and Medium Enterprises (MoMSME). Ministry of Skill Development and Entrepreneurship (MSDE). Department of Financial Services (DFS), Ministry of Finance (MoF).OkWas this helpful? ShareNews and UpdatesNo new news and updates available©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of India®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupportmyscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On: 28/03/2024 | v-2.1.1