



सूक्ष्म , लघु और मध्यम उद्यम मंत्रालय  
MINISTRY OF  
**MICRO, SMALL & MEDIUM ENTERPRISES**

# PM VISHWAKARMA

Ministry of MSME, Government of India

# Budget Announcement on PM Vishwakarma

*Hon'ble Finance Minister (Budget Speech, 1<sup>st</sup> February, 2023):*

“For centuries, **traditional artisans and craftspeople, who work with their hands using tools**, have brought renown for India. They are generally referred to as Vishwakarma.....The new scheme will enable them to improve the quality, scale and reach of their products, integrating them with the MSME value chain. The components of the scheme will include not only **financial support** but also access to **advanced skill training**, knowledge of modern **digital techniques** and efficient **green technologies, brand promotion**, linkage with local and **global markets, digital payments**, and social security. This will greatly benefit the Scheduled Castes, Scheduled Tribes, OBCs, women and people belonging to the weaker sections.”

## Benefits

1. **Recognition: PM Vishwakarma Certificate and ID Card**
2. **Credit Support**
3. **Skill Upgradation**
4. **Toolkit Incentive**
5. **Incentive for Digital Transaction**
6. **Marketing Support**

**A scheme to recognize and empower traditional artisans and craftspeople working with hands using tools**

# Hon'ble Prime Minister's Speech on PM Vishwakarma

“Traditionally, crores of '**Vishwakarmas**' who create something or the other by **working hard with their hands, tools** and **equipment** are the builders of this country. We have a huge list of countless people like the **blacksmiths, goldsmiths, potters, carpenters, sculptors, artisans, masons** etc. The country has brought various incentive schemes for the first time in this budget to support the hard work of all these Vishwakarmas. Provisions have been made for **training, technology, credit and market support** for such people.”

-Post Budget Address, **1<sup>st</sup> February, 2023**



# Salient Aspects of PM Vishwakarma

## A. Coverage

1. Families of **traditional artisans and craftspeople**: *Guru-Shishya Parampara*
2. **Initially 18 traditional trades** covered
3. Planned for **30 lakh beneficiaries**
4. **Excluding those covered** in similar Gol or State schemes in the past 5 years

## B. Benefits

1. PM Vishwakarma **Certificate & ID Card**
2. **Credit Support**
3. **Skill Upgradation**
4. **Toolkit Incentive**
5. Incentive for **Digital Transaction**
6. **Marketing Support**

## C. Process

1. **Application based Registration**
2. **Verification** by Gram Panchayat Head/ ULB Executive Head and by District Implementation Committee
3. **Screening Committee** for oversight
4. **Three-tier Implementation Framework**

## D. Roll-out

1. **Coverage: 1 person per family**
2. **Bulk covered** in first **two of five years**
3. **Launch** of scheme on **17.09.2023** with registration of **1 lakh beneficiaries**
4. **EFC approved** on **18.07.2023**
5. **Cabinet approved** on **16.08.2023**

# Benefits under PM Vishwakarma

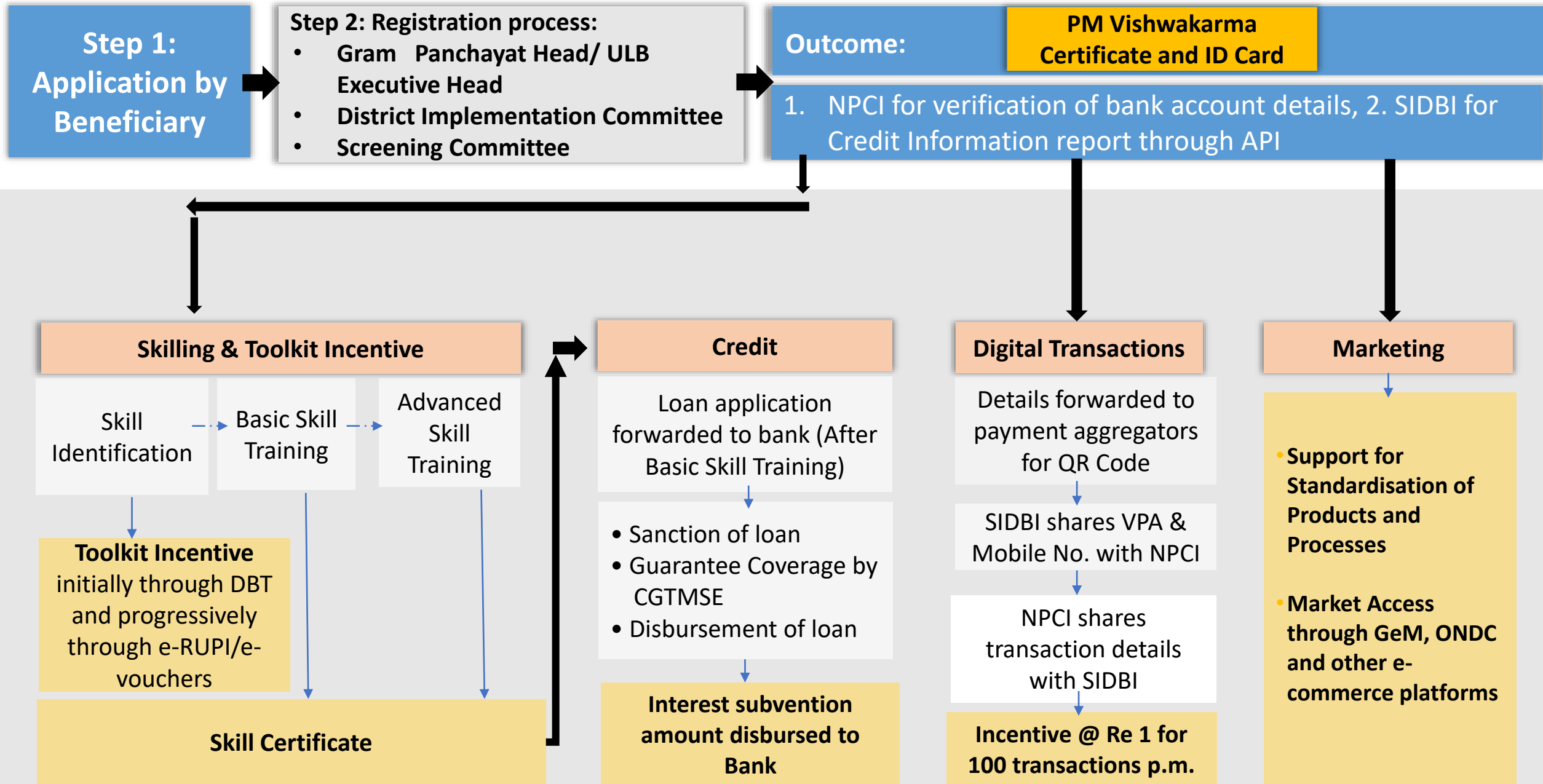
S.N	Type	Description
1.	<b>Registration</b>	Recognition as Vishwakarma: <b>PM Vishwakarma Certificate &amp; ID Card</b>
2.	<b>Credit Support</b>	<p><b>(a) Collateral free Enterprise Development Loans:</b>  <b>Upto Rs 1 lakh</b> (First Tranche for 18 months repayment)  <b>Upto Rs 2 lakh</b> (Second Tranche for 30 months repayment)</p> <p><b>(b) Concessional Rate of Interest @ 5%</b>  subject to interest subvention cap upto 8% by Gol  (Credit Oversight Committee may revise subvention cap keeping in view prevailing interest rates)</p> <p><b>(c) Credit Guarantee fees to be borne by Gol</b></p>
3.	<b>Skill Upgradation</b>	<p><b>(a) Skill Identification</b> followed by <b>5 days Basic Training</b></p> <p><b>(b) 15 days or more Advanced Training</b></p> <p><b>(c) Training Stipend: Rs 500</b> per day</p>
4.	<b>Toolkit Incentive</b>	<b>Rs 15,000</b> initially through DBT and progressively through e-RUPI/e-vouchers
5.	<b>Incentive for Digital Transaction</b>	<b>Re. 1 per transaction</b> for maximum <b>100 transactions</b> per month
6.	<b>Marketing Support</b>	<b>Corpus of Rs 250 crore</b> for quality certification, branding, advertising, publicity and other marketing activities



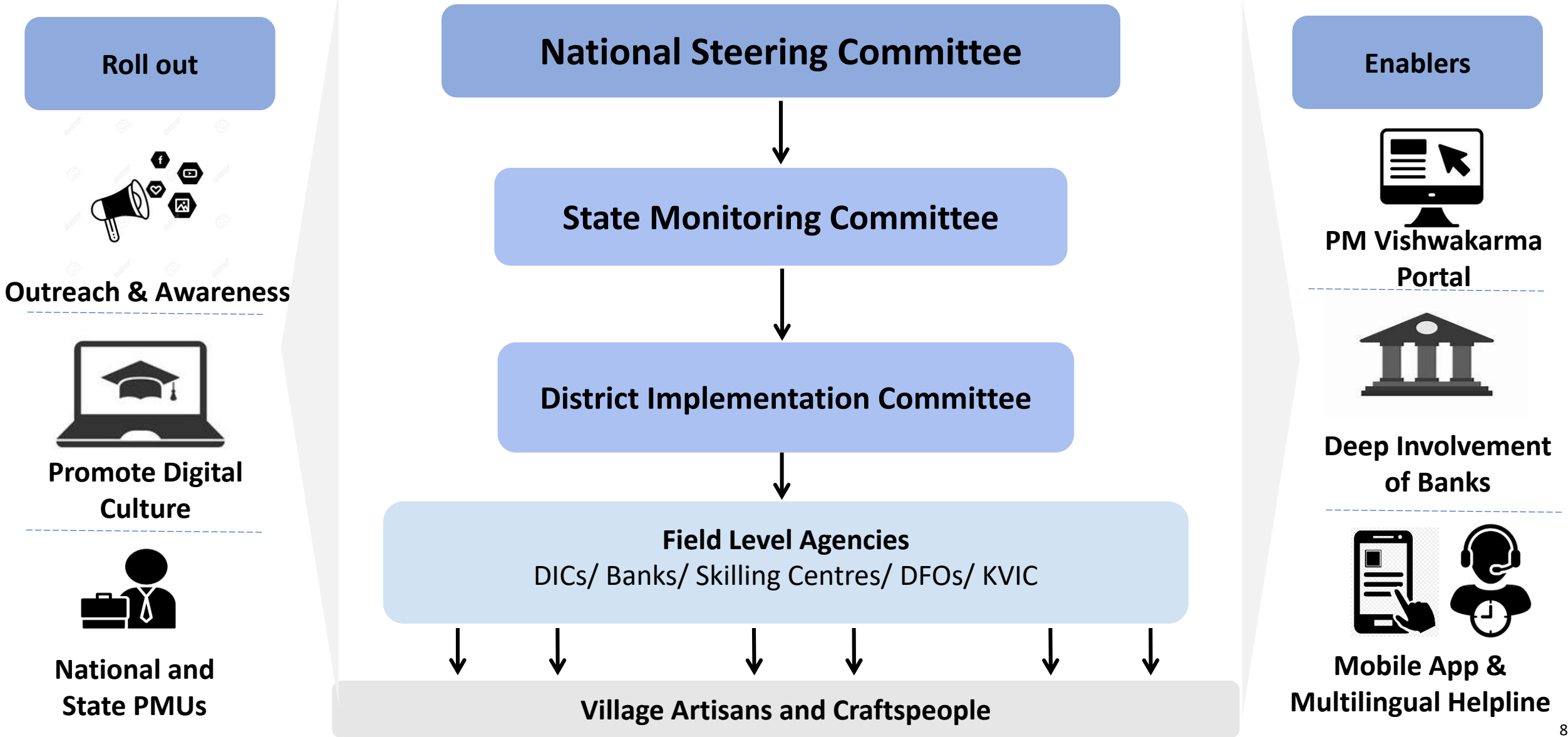
# Trades and Beneficiaries

S No	Initial 18 Trades	S No	Initial 18 Trades
<b>Wood Based</b>		<b>Leather Based</b>	
1	Carpenter (Suthar)	10	Cobbler (Charmkar)/Shoemith/ Footwear artisan
2	Boat Maker	<b>Construction</b>	
<b>Iron/ Metal Based</b>		11	Mason (Raajmistri )
3	Armourer	<b>Others</b>	
4	Blacksmith (Lohar)	12	Basket/Mat/Broom Maker/Coir Weaver
5	Hammer & Tool Kit Maker	13	Doll & Toy Maker (Traditional)
6	Locksmith	14	Barber (Naai)
<b>Gold/ Silver Based</b>		15	Garland Maker (Malakaar)
7	Goldsmith (Sonar)	16	Washerman (Dhobi)
<b>Clay Based</b>		17	Tailor (Darzi)
8	Potter (Kumhaar)	18	Fishing Net Maker
<b>Stone Based</b>			
9	Sculptor (Moortikar, Stone Carver), Stone Breaker		

# Process Flow under PM Vishwakarma



# Implementation Framework





# Marketing Linkage and Support

This will facilitate, support and strengthen market linkage and access by:

- 1. Design development**
- 2. Packaging**
- 3. Brand building**
- 4. Publicity**
- 5. Promoting physical and online presence**
- 6. e-Commerce linkage with GeM, Khadi India, MSME Mart and ONDC**
- 7. Quality certification**
- 8. Participation in trade fairs**
- 9. Buyer-seller meets**
- 10. Promoting local exhibitions**



**Thank You**