

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 3132
TO BE ANSWERED ON: 07.08.2025

BENEFICIARIES OF PM VISHWAKARMA YOJANA

3132. SHRI RAJKUMAR ROAT:

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

- (a) whether only 15% of trainees belonging to the Scheduled Tribe category have been provided loans under the PM Vishwakarma Yojana in Dungarpur, Banswara and Pratapgarh under Banswara Lok Sabha Constituency and if so, the details of the individuals who received such loans, name-wise and category-wise;
- (b) whether at present equal interest of 5% is being charged on loans provided to General, OBC, SC and ST categories under the said scheme;
- (c) whether the Government is considering to provide any concession in interest rates for the Scheduled Tribe category, if so, the details thereof and if not, the reasons therefor; and
- (d) the initiatives undertaken by the Ministry of Micro, Small and Medium Enterprises in Banswara Lok Sabha Constituency during the last five years and the number of beneficiaries, year-wise?

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 support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. Category-wise details of PM Vishwakarma beneficiaries to whom loans have been disbursed in Dungarpur, Banswara and Pratapgarh districts are at **Annexure I**.

(b)& (c): Under PM Vishwakarma, collateral free Enterprise Development Loans are provided at a concessional fixed interest rate of 5%, with total loan assistance of Rs. 3 lakhs in two tranches. Beneficiaries can avail first loan tranche upto Rs. 1 lakh with a repayment tenure of 18 months. Second loan tranche upto Rs. 2 lakhs can be availed by PMV beneficiary after repayment of 1st tranche loan. Concessional fixed interest rate of 5% under PM Vishwakarma is uniform for all the PMV beneficiaries including Scheduled Castes and Scheduled Tribes.

Government of India contributes an interest subvention of 8%. Loan coverage is secured under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) on portfolio basis.

(d): Ministry of MSME has taken several initiatives to create awareness and outreach of PM Vishwakarma. Since the launch of PM Vishwakarma in September 2023, Ministry of MSME has conducted 814 awareness programmes/camps, 51 workshops, 50 trade fairs, 34 state level exhibitions and over 52 flash mobs across the country, including 47 awareness programmes/camps, 2 workshops, 3 trade fairs and 1 state level exhibition in Rajasthan. Ministry of MSME also created awareness through social media, radio jingles, newspaper advertisements and outdoor publicity through hoardings, digital displays, audio announcements at railway stations and bus stops, etc.

Annexure-I referred to in reply to part (a) of the Lok Sabha Unstarred question no. 3132 for answer on 07.08.2025.

District	Category	Loan Disbursed to PM Vishwakarma beneficiaries	Amount of Loan Disbursed (Rs. in Lakh)
BANSWARA	General	53	50.44
	OBC	308	287.16
	SC	76	66.72
	ST	412	347.44
DUNGARPUR	General	48	46.00
	OBC	385	367.20
	SC	35	29.10
	ST	141	129.28
PRATAPGARH	General	26	23.95
	OBC	329	295.74
	SC	41	36.00
	ST	80	62.55