

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 5419
TO BE ANSWERED ON 03.04.2025

PM VISHWAKARMA YOJANA IN RAJASTHAN

5419. SHRI RAJKUMAR ROAT:

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

- (a) the details of traditional artisans and craftsmen who are eligible for financial and skill assistance under the Pradhan Mantri Vishwakarma Yojana along with the interest rate applicable for loans provided for business establishment;
- (b) the details of traditional artisans and craftsmen in Rajasthan who have been provided financial and skill assistance under the scheme, district/category and year-wise;
- (c) whether it is true that under the scheme, Scheduled Castes and Scheduled Tribes beneficiaries are required to pay five percent interest like other categories; and
- (d) if so, whether the Government proposes to provide interest-free loans to the persons belonging to Scheduled Castes and Scheduled Tribes under the said scheme without considering their financial conditions and if so, the details thereof along with the time period fixed thereof and if not, the reasons therefor?

ANSWER

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

(a): Under PM Vishwakarma Scheme, all successfully registered beneficiaries are eligible for skill training. After undergoing basic skill training, the beneficiaries are eligible for Collateral-free Enterprise Developmental loans at a concessional fixed interest rate of 5%. Beneficiaries can avail of the first loan tranche of up to Rs. 1,00,000 and the second loan tranche of up to Rs. 2,00,000 after repaying the first tranche of loan. Government of India contributes an interest subvention of upto 8%. Loan coverage is secured under the Credit Guarantee Fund Trust for Micro and Small Enterprises on portfolio basis.

(b): The details of beneficiaries who have been provided financial and basic skill training, district-wise in Rajasthan under PM Vishwakarma Scheme since the launch of the Scheme on 17.09.2023 are at **Annexure**. The category wise details of beneficiaries are as follows: -

Category	Basic Training completed	No. of Loan Sanctioned
General	13,913	2,677
OBC	135,544	31,495
SC	41,721	7,940
ST	12,317	1,907

(c) and (d): The concessional fixed interest rate of 5% under PM Vishwakarma Scheme is uniform for all the beneficiaries including Scheduled Castes and Scheduled Tribes beneficiaries.

Annexure

Annexure referred to in reply to part (b) of the Lok Sabha Unstarred question no. 5419 for answer on 03.04.2025.

District (Rajasthan)	Basic Skill Training completed	No. of Loan Applications Sanctioned
Ajmer	8,593	1,966
Alwar	9,912	2,773
Banswara	4,245	846
Baran	7,348	1,323
Barmer	7,650	932
Bharatpur	7,934	1,608
Bhilwara	5,733	1,291
Bikaner	8,642	2,132
Bundi	8,470	1,926
Chittorgarh	3,310	879
Churu	11,637	2,520
Dausa	10,807	1,779
Dholpur	3,187	552
Dungarpur	3,533	579
Ganganagar	4,291	953
Hanumangarh	7,753	1,639
Jaipur	13,079	3,231
Jaisalmer	4,641	1,623
Jalore	4,457	881
Jhalawar	5,875	1,276
Jhunjhunu	5,135	1,310
Jodhpur	7,210	1,579
Karauli	7,020	1,177
Kota	4,679	962
Nagaur	7,193	1,678
Pali	4,095	831
Pratapgarh	1,953	475
Rajsamand	3,336	887
Sawai Madhopur	2,441	392
Sikar	5,258	962
Sirohi	2,193	482
Tonk	7,717	1,590
Udaipur	4,168	985
Grand Total	203,495	44,019