

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2009
TO BE ANSWERED ON 11.12.2025

IMPLEMENTATION OF PM VISHWAKARMA

2009. SHRI SRIBHARAT MATHUKUMILLI:

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

- (a) the details of the proposals or policy changes, if any, put forward by the National Steering Committee in its recent meetings under the PM Vishwakarma Scheme;
- (b) whether there exist mechanisms to escalate and review loan applications rejected at the branch level and the steps being taken by the Government to re-engage and extend support to applicants whose loan applications have been declined initially and if so, the details thereof;
- (c) the specific timelines that have been prescribed for application verification and approval under the PM Vishwakarma Scheme at the three verification stages and whether the Government has identified the stage where delays are most significant and if so, the details thereof;
- (d) whether the Government provides any post-market access support to rural artisans under the scheme, helping to sustain and strengthen their linkages with urban and international buyers and if so, the details thereof; and
- (e) whether the Government is planning in this regard and if so, the details thereof?

ANSWER

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

(a): National Steering Committee (NSC) is the apex body for implementation of the PM Vishwakarma scheme. Meetings of the National Steering Committee (NSC) are co-chaired by Secretary, Ministry of Skill Development and Entrepreneurship (MSDE), Secretary, Ministry of Micro, Small and Medium Enterprises (MSME) and Secretary, Department of Financial Services (DFS). The last NSC meeting was held on 10.10.2025, wherein several proposals and policy measures were approved inter-alia finalizing eligibility criteria for Advanced Skill Training, measures to improve loan sanctions and disbursements such as revisiting pending applications, offering lower small-size loans ranging from Rs. 50,000 to Rs. 1,00,000 to reduce EMI burden significantly, ensuring bank participation in awareness camps sanctioned in 716 districts till March, 2026 and mandating the presence of bank officials at skill training centres one-day during skill training for financial advice.

(b): Yes, mechanism to escalate and review loan applications rejected at the branch level exists. In order to address high rejection rates, the Department of Financial Services (DFS) has issued advisory to banks to obtain a written undertaking from beneficiaries who decline to avail the loan under PM Vishwakarma. Further, Banks have also been directed to constitute committees at the administrative office level to review and re-contact the cases rejected due to beneficiaries being unreachable or denying taking loan. Further, Ministry of MSME is working in close coordination with the DFS, to improve loan approval under PM Vishwakarma by trying to reach out to maximum number of beneficiaries for availing loans. Text messages are being sent to PM Vishwakarma beneficiaries in 12 regional languages and calls are being made from the call center of M/o MSME and various Banks to those beneficiaries who have applied for the loan and are not reachable or denied taking loan after applying. Also, those beneficiaries who have initially not opted for loan, can opt for loan through PM Vishwakarma portal either themselves or through the nearest Common Service Centre (CSC).

(c): The applications undergo a three-step verification which includes (i) Verification at Gram Panchayat Urban Local Body (ULB) level. (ii) Verification (Vetting and Recommendation) by the District Implementation Committee (DIC) chaired by District Collector (iii) Approval by the Screening Committee headed by an officer from MSME Development and Facilitation Office (MSME DFO), member from State/UT level Bankers' Committee (SLBC) and a member from MSDE Against the target of coverage of 30 lakh beneficiaries approved for a period of 5 years (FY 2023-24 to FY 2027-28), the process of verification and registration of 30 lakh artisans/craftspeople has been successfully completed under the scheme so that further benefits such as skill training, loan, toolkit incentive marketing support etc may be provided to the PMV beneficiaries well within the time frame of PM Vishwakarma scheme.

(d) & (e): Under the scheme, PM Vishwakarma beneficiaries across the country are being provided with marketing support including participation in trade fairs, state level exhibitions etc to showcase, display and sell their handicrafts Also, online marketing support is being provided to PM Vishwakarma beneficiaries through various e-commerce platforms like ONDC Fabindia, Meesho, GeM etc to promote online sale of their products. A national level trade fair/exhibition in Delhi Haat has been scheduled for PMV beneficiaries across States/UTs to promote market linkages, display and sale of products, B2B/B2C engagement for artisans and also to have national/international visibility. Further, Ministry of MSME is planning to ensure value addition of PM Vishwakarma products through designing, diversification branding and packaging etc through National Institute of Design (NID) Indian Institute of Packaging (IIP), Institute of Rural Management Anand (IRMA). Also, to ensure dedicated sale points of PM Vishwakarma products, Ministry of MSME is going to establish PMV Emporium/ Haat at prominent cities, across the country in near future.
