

Q 1 . What is PM Vishwakarma scheme?

Ans : PM Vishwakarma is a Central Sector Scheme launched by the Ministry of Micro, Small, and Medium Enterprises to provide holistic and end-to-end support to artisans and craftspeople of 18 trades. This support includes recognition through PM Vishwakarma Certificate and ID Card, access to collateral-free credit, skill upgradation, toolkit incentive, incentives for digital transactions, and marketing support.

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Q 2 . What are 18 trades covered under the PM Vishwakarma Scheme?

Ans : The Scheme covers artisans and craftspeople engaged in 18 traditional trades. viz, (i) Carpenter (Suthar/Badhai); (ii) Boat Maker; (iii) Armorer; (iv) Metalsmith/Metal Caster; (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler (Charmakar)/ Shoe smith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/ Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

Q 3 . Who is considered a Vishwakarma under the PM Vishwakarma Scheme?

Ans : The traditional artisans and craftspeople are referred to as 'Vishwakarmas' who are engaged in occupations like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. There are 18 trades that have been included in the Scheme and the Vishwakarmas could be engaged in any of these trades.

Q 4 . Who is the intended beneficiary of the Scheme?

Ans : The Scheme is intended for the traditional artisans and craftspeople from 18 trades across India, who have not availed any benefit of any other Central or State Government Scheme.

Q 5 . What is the eligibility criterion of the scheme?

Ans : Any Indian citizen aged 18 years or more, who is engaged in the specified trades on the date of registration, is eligible to participate in the PM Vishwakarma, provided he or she meets the eligibility criteria. The eligibility criteria are provided in Chapter 4 of the Guidelines, which can be accessed through <https://pmvishwakarma.gov.in/>.

Q 6 . What is the maximum age to apply for the Scheme?

Ans : There is no maximum age to apply for the Scheme. However, the minimum age of the artisan or craftsman should be 18 years on the date of registration to avail the benefits of the Scheme.

Q 7 . What are the Benefits under the Scheme?

Ans : •

PM Vishwakarma Certificate & ID Card

- Credit Support
- Skill Upgradation
- Toolkit Incentive
- Incentive for Digital Transaction
- Marketing Support

(i) Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.

(ii) Skill Upgradation: Basic Skill Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day and transport allowance of Rs. 1000.

- (iii) Toolkit Incentive: A toolkit incentive of up to Rs. 15,000 through e-vouchers.
- (iv) Credit Support: Collateral free 'Enterprise Development Loans' upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%.
- (v) Incentive for Digital Transaction: An amount of Re. 1 per eligible digital transaction, upto maximum 100 eligible transactions monthly, are provided to the beneficiary for digital pay-out or receipt.
- (vi) Marketing Support: Marketing support in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

Q 8 . What is the tenure of the Scheme?

Ans : The scheme is approved for 5 years from F.Y. 2023-24 to F.Y. 2027-28.

Q 9 . Is this Scheme designed for any particular State/UT?

Ans : The Scheme is a Central Sector Scheme.

Q 10 . Is this Scheme designed for any particular group?

Ans : The Scheme is designed for all the artisans and craftspeople, who are 18 years or more and engaged in one of the 18 trades mentioned in the Guidelines. Further, the Scheme seeks to promote empowerment of women and those belonging to the marginalized or under-served groups.

Q 11 . Is there any social security benefit under PM Vishwakarma?

Ans : Though there are a number of benefits under PM Vishwakarma, there is no social security component under PM Vishwakarma Scheme. There are various schemes of the Government of India and State Governments such as Prime Minister Jeevan Jyoti Bima Yojana, Prime Minister SurakshaBima Yojana, Atal Pension Yojana, Pradhan Mantri Shram Yogi Maan-dhan Yojana, which offer social security benefits. The beneficiaries of PM Vishwakarma may avail social security benefits under these existing Schemes.

Q 12 . What are the objectives of the Scheme?

Ans : The following are the objectives of the Scheme:

- 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 beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
- To provide incentives for digital transactions to encourage digital empowerment of Vishwakarma's.
- To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.
- Encouragement to adopt a new digital culture through digital incentives

Q 13 . II. FAQs regarding Registration and Verification 13. How can I get register under the PM Vishwakarma Scheme or who all I can approach to get help regarding availing benefits under the scheme?

Ans : Any artisan or craftsperson can apply through:

a)

The artisan should go to the nearest Common Service Centres (CSCs).

b) Helpline number 1800 267 7777 can be contacted.

c)

MSME-Development and Facilitation Offices in the respective States may also be contacted.

Q 14 . 14. Do I have to pay any charges/fees for getting registered under PM Vishwakarma?

Ans : Registration under PM Vishwakarma is free for beneficiaries.

Q 15 . 15. For registration under PM Vishwakarma whom should I contact in my village?

Ans : You can contact the nearest Common Service Centres (CSCs)/ सामान्य सेवा केंद्र for assistance with the registration process.

Q 16 . 16. What documents are required for the application process?

Ans : Information such as Aadhaar Number and Bank Account details, among others, should be provided during the application process.

Q 17 . 17. After registration, what is the first benefit that an artisan will get?

Ans : Upon registration, the beneficiary will receive PM Vishwakarma certificate and ID card as recognition.

Q 18 . 18. How can one know that he/she has been registered under PM Vishwakarma scheme

Ans : Under PM Vishwakarma, all the beneficiaries will be given Certificates and ID Cards after registration.

Q 19 . 19. What documents are required to be uploaded during registration on PM Vishwakarma portal?

Ans : No documents need to be uploaded on the PM Vishwakarma portal. You are required to provide information such as Aadhaar Number and Bank Account details during the application process at the CSC Centre.

Q 20 . 20. What are the preventive measures taken to ensure that only bonafide artisans are included in PM Vishwakarma?

Ans : The artisan should be engaged in one of the trades. This verification will be done at 3 levels. Further, to confirm the identity of the person, Aadhaar based biometric authentication will be done in addition to the OTP received on the mobile number of the person.

Q 21 . 21. Is there any verification of the trade/occupation of the beneficiary?

Ans : To ensure that only genuine artisans engaged in a particular trade or occupation are registered under PM Vishwakarma, a three-stage verification process is in place. The application, whether submitted by the artisan at the Common Service Centre, will undergo the following stages:

First Stage Verification: The application will be sent to the head of the Gram Panchayat/ Chairman of the Village Council, or the Executive Head/Administrator of the Urban Local Body for initial verification.

Second Stage Verification: The application will then be forwarded to the District Implementation Committee, which will carefully vet and recommend applications submitted by beneficiaries.

Final Approval: The Committee will forward the application to the Screening Committee for their approval. Upon their approval, the registration process will be completed, and the artisan will be officially registered under PM Vishwakarma.

Q 22 . 22. I am an artisan engaged in one of the eighteen trades and I am not able to register to avail the benefits of the Scheme.

Ans : Some reasons could be:

-

The artisan is not in the age group of 18 years or more on the date of registration.

-

Any other person of the family like mother or father or a sibling has already registered for the Scheme.

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The artisan has already availed credit support under any Central Government Scheme/State Government Scheme in the last 5 years.

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The artisan is a Government servant or other person of the family like mother or father or a sibling is in the Government service.

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The artisan has defaulted on loan repayment.

Q 23 . 23. How to avail benefits under the Scheme?

Ans : Any individual willing to avail the benefits of the Scheme, may register on the portal www.pmvishwakarma.gov.in or through Common Service Centre (CSC).

Q 24 . 24. Can a Government employee apply for PM Vishwakarma?

Ans : No, neither a Government employee, nor anyone in his family can apply for PM Vishwakarma.

Q 25 . 25. What is the definition of a family in PM Vishwakarma?

Ans : A family is defined as husband, wife and their unmarried children (minimum 18 years of age).

Q 26 . 26. How many members of a family can apply for PM Vishwakarma?

Ans : Only one member from a family can apply for PM Vishwakarma.

Q 27 . III. FAQs regarding recognition : PM Vishwakarma Certificate and ID Card 27. How to apply for the Certificate and ID Card?

Ans : Any individual willing to apply for the Certificate and ID Card, may register on the portal www.pmvishwakarma.gov.in through Common Service Centre.

Q 28 . 28. How much time will be taken by the authority to receive the Vishwakarma ID Card?

Ans : After successful three-step verification and approval, artisans and craftspeople will be registered under this Scheme as Vishwakarma's. They will receive PM Vishwakarma Certificate (both in Digital & Printed form) and PM Vishwakarma ID Card.

Q 29 . 29. I have lost my certificate and ID card. How can I get another copy?

Ans : A copy of the certificate can be downloaded from the PM Vishwakarma Portal using the applicant's login credentials.

Q 30 . IV. FAQs regarding Credit 30. Which lending institutions will provide credit?

Ans : All Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Private Sector Banks, Non-Banking Finance Companies and Micro Finance

institutions, are eligible to lend under this Scheme.

Q 31 . 31. What is meant by Credit Guarantee?

Ans : The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) will provide graded guarantee coverage for the loans extended by lending institutions on a portfolio basis. The portfolio basis means that the total loans extended by the end of the Financial Year will be considered and a certain percentage will be assigned for providing graded guarantee cover to the banks. This will be done for both the tranches of loan.

Q 32 . 32. Who all can I approach to avail the credit facility?

Ans : When applying for the PM Vishwakarma Scheme online, the artisan must specify their preferred bank or financial institution, which will then sanction and disburse the loan to the beneficiary after receiving the application and conducting due diligence.

Q 33 . 33. When can an artisan get Enterprise Development Loan in PM Vishwakarma?

Ans : The artisan can get himself/herself registered in the Scheme by applying on PM Vishwakarma portal through Common Service Centre (CSC). Once, an artisan has completed 5 days basic training, he/she will be eligible for loan as per the scheme guidelines and banking norms.

Q 34 . 34. How much Loan will I get?

Ans : i.

The disbursement of credit under the Scheme is linked with attainment of specific milestones of training. The beneficiaries become eligible for the first Loan Tranche of upto Rs.1 lakh on completion of 5-7 days Basic Training provided by MSDE.

ii.

The second Loan Tranche of upto Rs.2 lakhs will be available to beneficiaries who have availed the first tranche loan and maintained standard loan account and have adopted digital transactions in their business or have taken Advanced Training of 15 days or more.

iii.

The beneficiary will be eligible for the second tranche loan when the first tranche loan is fully repaid. Further, the second loan shall not be granted before six months of the disbursement of first tranche loan.

Q 35 . 35. What is the minimum or maximum tenure to repay the loan?

Ans : The first tranche of loan has to be repaid in 18 months and the second tranche of loan has to be repaid in 30 months. The beneficiary will be eligible for availing the second tranche loan, when the first tranche loan is fully repaid. Further, the second loan shall not be granted before six months of the disbursement of first tranche loan, which means that the first tranche can be repaid in minimum six months' time.

Q 36 . 36. What is the interest rate that I will be charged?

Ans : Concessional rate of interest chargeable to beneficiaries for loan has been fixed at 5%, subject to interest subvention cap upto 8% by the Government of India.

Q 37 . 37. I have already taken a loan from the bank under the MUDRA/ PM SVANidhi scheme? Can I still apply for a credit loan under the PM Vishwakarma scheme?

Ans : An artisan is eligible to take another loan under the PM Vishwakarma scheme only, if the previous loan has been repaid. If the loan under MUDRA/ PM SVANidhi has not been repaid, one cannot apply for loan under PM Vishwakarma.

Q 38 . 38. What is the mortgage that I am required to provide to get the loan? Do I need to give any collateral to avail this loan?

Ans : The loan given under PM Vishwakarma is a collateral free loan. No need of mortgage.

Q 39 . 39. Do I need to pay any Annual Guarantee Fees for the loan availed?

Ans : No guarantee fees will be charged from the beneficiaries.

Q 40 . 40. Is there any penalty for repayment of loan before the scheduled date?

Ans : There is no penalty for repayment of loan before the scheduled date, subject to the condition that loan is repaid not before 6 months.

Q 41 . 41. Is there any incentive for timely/ early repayment of loan?

Ans : The first loan tranche can be repaid in 18 months and then the artisan is eligible to avail the second tranche of loan. The first tranche can be repaid early but not before six months from the date of disbursement of the loan. The artisan can avail the second tranche after the successful repayment of the first tranche.

Q 42 . 42. Is there any penalty for repayment of loan before the scheduled date?

Ans : Foreclosure charges will be applied if the First Tranche of the loan is repaid within 6 months.

Q 43 . 43. How long it will take to get the loan approved?

Ans : The bank may take a minimum required time to complete the necessary formalities for loan approval.

Q 44 . 44. Whether all loans sanctioned and disbursed to beneficiaries under the Scheme are eligible for guarantee coverage?

Ans : Yes, the loans are eligible for guarantee coverage under the Scheme and the beneficiary is not required to pay any guarantee fee for the loans.

Q 45 . 45. Can a person who has availed PMEGP, PM SVanidhi or PM MUDRA loan apply for PM Vishwakarma?

Ans : A person who has availed PMEGP loan cannot apply for PM Vishwakarma. A person having outstanding PM SVanidhi or MUDRA loan also cannot apply. However, those who have repaid PM SVanidhi or MUDRA loans can apply for PM Vishwakarma.

Q 46 . 46. Can a beneficiary of PM Vishwakarma apply for PMEGP?

Ans : Yes, but only upon repayment of the loan taken under PM Vishwakarma, a person can avail PMEGP. It is the endeavour of the PM Vishwakarma to not only support our traditional artisans and craftspeople but also enable them to become employment generators utilising the PMEGP.

Q 47 . 47. Is it mandatory for the beneficiary to hold a Bank Account?

Ans : Yes, it is mandatory. If a beneficiary does not have a bank account, he/she will be first required to open a bank account for which handholding will be done by CSCs

Q 48 . V. FAQs regarding Skill Training 48. How will the skill assessment of an artisan be done?

Ans : Skill assessment will be conducted at designated Ministry of Skill Development and Entrepreneurship (MSDE) centres as soon as the registered Vishwakarma reports for training. Following the skill assessment, the Vishwakarma will receive a basic training program lasting five to seven days.

Q 49 . 49. What kind of skill training is provided under the scheme?

Ans : There will be a skill assessment as soon as the Vishwakarma reports for the training. Further, there are two types of training programmes-

a)

Basic training programme: The basic training programme of 5 to 7 days will include basic skilling and entrepreneurship development.

b)

Advanced training programme: The Advanced training programme for 15 days or more which includes fresh skilling, re-skilling and up-skilling in domain conducive for self-employment.

Q 50 . 50. Who will be trainers for the artisans?

Ans : The training will be conducted in a classroom setting by experienced, certified trainers arranged by MSDE. Additionally, MSDE will engage proficient senior artisans and master craftspeople with high skill levels as master trainers.

Q 51 . 51. Who will provide training in my village?

Ans : MSDE will make necessary arrangements for training and identify existing infrastructure

within the MSDE ecosystem and other ministries.

Q 52 . 52. Is there any amount of stipend paid to the artisans during the training period?

Ans : Yes, a stipend of Rs 500 per day will be paid during the training period.

Q 53 . 53. Will I receive lodging and other expenses reimbursement during the training period?

Ans : MSDE will arrange board and lodging for training, which will be provided free of cost, along with wage compensation support in the form of a Rs. 500 stipend per day.

Q 54 . VI. FAQs regarding Tool kit 54. What is the minimum or maximum amount an artisan can get for the toolkit?

Ans : A toolkit incentive of upto Rs. 15,000 will be provided to the beneficiary after Skill Assessment at the start of Basic Training. The incentive will be disbursed to the beneficiaries through e-RUPI/e-vouchers.

Q 55 . 55. Am I going to get any training for using the improved toolkits procured through toolkit incentives?

Ans : A digital guide and short video tutorials will be provided to Vishwakarmas to familiarize and enable them in skillful handling of the modern tools in their trades.

Q 56 . 56. Can an artisan get toolkit incentive without undergoing any training?

Ans : A toolkit incentive of upto Rs. 15,000 will only be provided to the beneficiary after Skill Assessment at the start of Basic Training. Further, the purpose of providing improved toolkits as well as the training is complementary which is to empower the artisan with latest technology and learning.

Q 57 . 57. Where can I get the improved toolkits?

Ans : Toolkit incentive of up to Rs. 15,000 through e-RUPI/e-vouchers will be sent in the mobile. The artisan needs to keep the e-voucher safely with them. It will only be redeemed when the toolkit is delivered to their doorstep, and it is suggested not to share the e-voucher with anyone except the toolkit delivery person from India Post.

Q 58 . VII. FAQs regarding Digital Transaction 58. What is the meaning of Digital Transaction and the amount of incentive?

Ans : An amount of Re. 1 per eligible digital transaction (up to maximum 100 eligible transactions monthly) will be credited to the beneficiary's bank account.

Q 59 . VIII. FAQs regarding Marketing Support 59. What kind of marketing support is provided under the scheme?

Ans : Beneficiaries will receive marketing support in the form of quality certification, branding, advertising, publicity, and other marketing activities to enhance their connection to value chains. This support will be provided based on the beneficiary's chosen area of assistance on the portal, such as fee reimbursement for onboarding on e-commerce platforms, obtaining quality certifications, or participating in trade fairs.