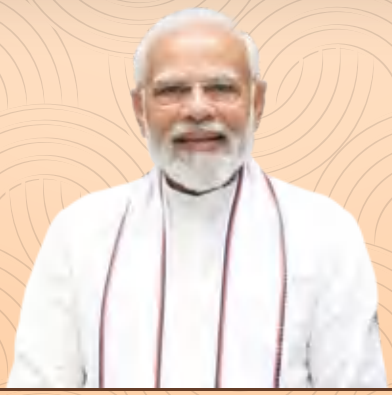
सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES



PM Vishwakarma
Guidelines for Implementation

*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**. PM Vishwakarma will bring a sea of changes in the lives of crores of Vishwakarmas.*

- Narendra Modi, Hon'ble Prime Minister

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LIST OF ABBREVIATIONS

APBS	Aadhaar Payment Bridge System
API	Application Programming Interface
APO	Artisan Producer Organizations
BHIM	Bharat Interface for Money
CNA	Central Nodal Agency
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CSC	Common Service Centre
DBT	Direct Benefit Transfer
DFO	Development and Facilitation Office
DFS	Department of Financial Services
DIC	District Industries Centre
DPA	Digital Payment Aggregators
GeM	Government e-Marketplace
GoI	Government of India
IA	Implementation Agencies
IP	Implementation Partners
IT	Information Technology
ITI	Industrial Training Institute
KVIB	Khadi and Village Industries Board
KVIC	Khadi and Village Industries Commission
LDM	Lead District Manager
MeitY	Ministry of Electronics & Information Technology
MFI	Micro Finance Institutions
MIS	Management Information Systems
MLI	Member Lending Institutions
MoLE	Ministry of Labour & Employment
MoMSME	Ministry of Micro, Small and Medium Enterprises
MSDE	Ministry of Skill Development and Entrepreneurship
NBFC	Non-Banking Finance Companies

NCM	National Committee for Marketing
NCO	National Classification of Occupations
NCVET	National Council for Vocational Education and Training
NDUW	National Database of Unorganized Workers
NER	North Eastern Region
NIC	National Informatics Centre
NPA	Non-Performing Assets
NPCI	National Payments Corporation of India
NSC	National Steering Committee
OBC	Other Backward Classes
ONDC	Open Network for Digital Commerce
PAN	Permanent Account Number
PMSS	Procurement and Marketing Support Scheme
PMU	Programme Management Unit
RBI	Reserve Bank of India
RPL	Recognition of Prior Learning
SC	Scheduled Castes
SCB	Scheduled Commercial Banks
SFB	Small Finance Banks
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SLBC	State Level Bankers Committee
SMC	State Monitoring Committee
ST	Scheduled Tribes
UAP	Udyam Assist Platform
ULB	Urban Local Bodies
UPI	Unified Payments Interface
UT	Union Territory
VLE	Village Level Entrepreneurs

1. Introduction

1.1 A significant section of the workforce of the Indian Economy consists of artisans and craftspeople, who work with their hands and tools, are usually self-employed and are generally considered to be a part of the informal or unorganised sector of the economy. These traditional artisans and craftspeople are referred to as *'Vishwakarmas'* and are engaged in occupations like Blacksmiths, Goldsmiths, Potters, Carpenters, Sculptors, etc. These skills or occupations are passed from generation-to-generation following a *guru-shishya* model of traditional training, both within the families and other informal groups of artisans and craftspeople.

1.2 In the above backdrop, a new scheme, called 'PM Vishwakarma', aims at improving the quality, as well as the reach of products and services of artisans and craftspeople and to ensure that the *Vishwakarmas* are integrated with the domestic and global value chains. It is the goal of this Scheme to offer holistic end-to-end support to the *Vishwakarmas*, i.e. the artisans and craftspeople, to enable them to move up the value chain in their respective trades. It will bring a qualitative shift in the way the occupations are practiced by artisans and craftspeople and this will uplift their socio-economic status as well as their quality of life.

1.3 PM Vishwakarma will be implemented as a Central Sector Scheme, fully funded by the Government of India, with an initial outlay of Rs 13,000 crore.

1.4 The Scheme will be conjointly implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

1.5 MoMSME will be the Nodal Ministry for the Scheme and Additional Secretary & Development Commissioner (MSME) in Ministry of MSME will be the focal point for all aspects of implementation and coordination. **[Email: dcmsme@nic.in ; Tel: 011-23061176]**

1.6 PM Vishwakarma will be initially implemented for five years up to 2027-28.

2. Objective, Approach and Coverage

2.1 Objective

The objectives of the Scheme are as under:

- 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 transaction** to encourage the digital empowerment of these *Vishwakarmas*.
- To provide **a platform for brand promotion and market linkages** to help them access new opportunities for growth.

2.2 Approach

- **2.2.1** The Scheme aims at providing several benefits to the *Vishwakarmas*, who are either self-employed or intend to setup their own small-scale ventures. The support provided through this Scheme to such beneficiaries will not only contribute to the preservation of cultural practices, generational skills and *guru-shishya parampara* but will also provide an identity and recognition to them.
- **2.2.2** The Scheme envisages to provide end-to-end holistic support to artisans and craftspeople for their respective trades. Through the implementation of the

Scheme, it is expected that beneficiaries who are currently working as entrepreneurs in the unorganised sector will be able to scale-up their operations, modernize/upgrade their tools and business, and enter the formal economy as entrepreneur and contribute towards the larger goal of nation building.

- **2.2.3** The Scheme will be rolled out in rural and urban areas with focus on saturating districts in a phased manner.

- **2.2.4** The Scheme seeks to promote empowerment of women, and those belonging to the marginalised or under-served groups like the Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories and Hilly Areas.

- **2.2.5** During the course of implementation of PM Vishwakarma, awareness for availing benefits of insurance, pension and health schemes will be promoted. Efforts will be made to increase awareness among the beneficiaries to avail social security benefits under the various schemes of the Government of India and State Governments such as Prime Minister Jeevan Jyoti Bima Yojana, Prime Minister Suraksha Bima Yojana, Atal Pension Yojana, Pradhan Mantri Shram Yogi Maan-dhan Yojana. It is expected that many of the beneficiaries of the PM Vishwakarma would avail such benefits.

- **2.2.6** The implementation framework of the Scheme will be participatory in nature and will involve coordination at multiple levels.

2.3 Coverage of Trades

The following trades will be initially covered under the PM Vishwakarma for providing benefits to the artisans and craftspeople engaged in these trades (Table 1).

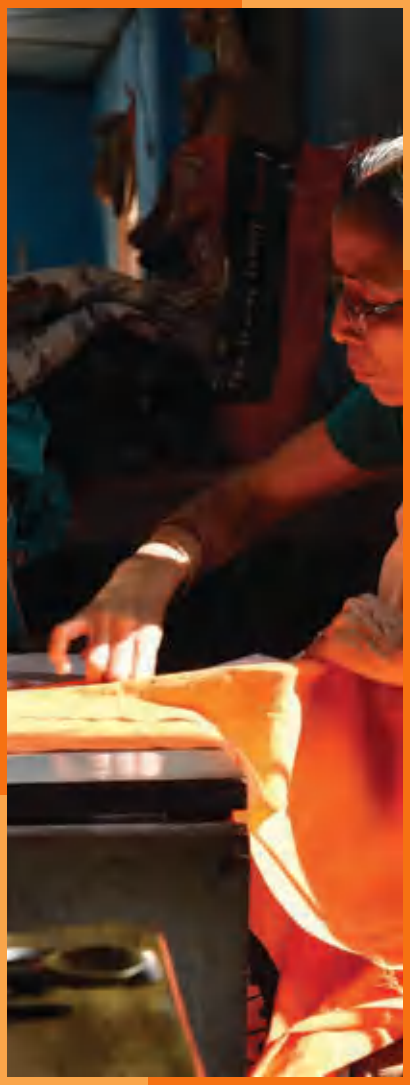
Table 1:
Trades initially covered under PM Vishwakarma and their Description

SNo.	Trade	Description
	Wood Based	
1.	**Carpenter (Suthar/ Badhai)**	Self-employed artisans and craftspeople who work with their hands and tools to make/assemble wooden products or alter/repair wooden fixtures mostly engaged in traditional/unorganised sector.
2.	**Boat Maker**	Self-employed artisans and craftspeople who work with their hands and tools to make, assemble, alter and/or repair wooden boats in the unorganized sector.
	Iron/Metal Based/Stone Based	
3.	**Armourer**	Self-employed artisans and craftspeople who manufacture, repair or service various types of arms like swords, shields, knives, helmets, etc. using hands and traditional tools employed in the unorganized sector.
4.	**Blacksmith (Lohar)**	Self-employed artisans and craftspeople, including blacksmiths, coppersmiths and bronzesmiths, who work with their hands and tools to forge metals like iron, copper, brass or bronze to get the required shape and size by heating, bending, hammering, etc. to create products in the unorganized sector.

5.	**Hammer and Tool Kit Maker**	Self-employed artisans and craftspeople who work with their hands and tools to forge metals like iron to get the required shape and size by heating, bending, hammering, etc. to create hammer and tools in the unorganized sector.
6.	**Locksmith**	Self-employed artisans and craftspeople found in small roadside stalls or travelling in streets who use hands and traditional tools like cutter, hammer, needle, threads, etc in the unorganised sector to assemble, install and repair locks.
7.	**Sculptor (Moortikar, Stone Carver), Stone Breaker**	Self-employed artisans and craftspeople also known as Shilpis or Moortikars who work with their hands and tools to carve, break or shape stones into three-dimensional artworks in the unorganized sector.
	Gold/ Silver Based	
8.	**Goldsmith (Sunar)**	Self-employed goldsmiths/ sunars/ swarnakars, silversmiths are the artisans and craftspeople who work with their hands and tools to create and design intricate jewellery and ornamental pieces with gold and other precious metals in the unorganized sector.
	Clay Based	
9.	**Potter (Kumhaar)**	Self-employed artisans and craftspeople who work with their hands and tools to create pottery articles by moulding clay on a wheel and baking them in a kiln using traditional methods in the unorganized sector.

Leather Based		
10.	**Cobbler (Charmakar)/ Shoesmith/ Footwear Artisan**	Self-employed artisans found in small roadside stalls or travelling in streets who use hands and traditional tools like cutter, hammer, needle, threads, etc. to manufacture, repair, restore and modify footwear.
Architecture/ Construction Based		
11.	**Masons (Raaj Mistri)**	Masons are artisans and craftspeople who work with their hands and tools to perform works such as constructing structure using brick/block, plastering, cement, water proofing work, etc. in the unorganized sector. These artisans are also known as Raaj Mistris.
Other		
12.	**Basket/ Mat/ Broom Maker/ Coir Weaver**	Basket Makers are self-employed artisans and craftspeople who weave pliable materials in order to make different types of baskets in the unorganised sector. Mat maker/Coir Weavers are self-employed artisans and craftspeople who weave coir and bamboo materials to make items such as Baskets, Mats, etc. Broom makers are self-employed artisans and craftspeople who process the bristles collected from various grass or plants such as coconut to make brooms by using tools such as wooden handle, scissors, knife, etc.

13.	**Doll & Toy Maker (Traditional)**	Doll & Toy Makers (Traditional) are self-employed artisans and craftspeople who work with their hands and tools to make Dolls and Toys by using materials such as wool, threads, cotton, wood, etc.
14.	**Barber (Naai)**	Self-employed artisans and craftspeople who work with their hands using scissors, blades, combs, shaving creams, etc. to provide grooming services to people, primarily hair cutting, shaving, etc.
15.	**Garland Maker (Malakaar)**	Self-employed artisans who work with their hands to create decorative garlands made of flowers, leaves, or other materials for use at rituals, or cultural or ceremonial occasions. They meticulously arrange and string together these elements, often incorporating different colours and textures, to produce beautiful and fragrant adornments for various cultural, religious, or celebratory purposes.
16.	**Washerman (Dhobi)**	Self-employed artisans and craftspeople who work with their hands and provide services such as washing and ironing of clothes to people. They primarily use manual washing techniques, local soaps, wooden stick 'thapi' and coal-based irons in the unorganised sector.



17.	**Tailor (Darzi)**	Self-employed artisans and craftspeople who work with their hands using sewing machine, scissors, buttons, fabrics, threads, needles, etc. to stitch and alter various dresses/garments in the unorganized sector.
18.	**Fishing Net Maker**	Self-employed artisans and craftspeople who work with hands in unorganised sector to craft fishing nets using various materials like ropes, twines, or threads. They employ traditional techniques or modern machinery to weave and knot the nets into specific designs and sizes, ensuring they are strong and durable for catching fish and other aquatic creatures.

The list of trades may be updated and modified by the National Steering Committee with the approval of Minister for MSME, Government of India.

3. Benefits under PM Vishwakarma

PM Vishwakarma is a holistic Scheme that envisages to provide end-to-end support to the artisans and craftspeople through the following components:

a. **Recognition: PM Vishwakarma Certificate and ID Card**
b. **Skill Upgradation**
c. **Toolkit Incentive**
d. **Credit Support**
e. **Incentive for Digital Transactions**
f. **Marketing Support**

3.1 PM Vishwakarma Certificate and ID Card

The artisans and craftspeople will receive PM Vishwakarma Certificate and PM Vishwakarma ID Card. A unique digital number shall be created and reflected on the certificate and the ID Card. The certificate shall enable the applicant's recognition as a *Vishwakarma* and shall make them eligible to avail all the benefits under the PM Vishwakarma Scheme. The PM Vishwakarma Certificate and ID Card will be provided digitally as well as in physical form to the beneficiaries.

3.2 Skill Upgradation

The skilling intervention under PM Vishwakarma is aimed at enhancing the capabilities of traditional artisans and craftspeople, who have been working with hands and traditional tools for generations. This intervention consists of three components: Skill Verification, Basic Skilling and Advanced Skilling. The skill upgradation shall embed modern tools, design elements and integration with the sector value chain as its key components of domain skilling. Besides domain skills, the skill upgradation would also cover aspects which shall enable the *Vishwakarma* to access other features of the scheme, including usage of toolkits, marketing support, enterprise creation and expansion through credit and benefits of digital transactions.

3.2.1 Skill Verification and Basic Skill Training

3.2.1.1 Skill Verification :

Skill Verification for all registered beneficiaries would be done to ascertain their existing skill levels. It will be the first significant activity in the skill upgradation process and by assessing the current levels of skills, future path of skill upgradation in PM Vishwakarma will be charted in an informed manner. It will be a simple, short, demonstrative (computer based and/or physical) test, to make a broad assessment of the *Vishwakarmas'* existing skills, familiarity with modern tools and techniques, and any knowledge gaps. The assessment of skill levels through verification will be shared with MoMSME so that toolkit incentive can be provided. The verification will be a part of, and will precede, the Basic Training. It will be conducted at the centres nominated for Basic Training.

3.2.1.2 Basic Training :

Basic Training is considered essential for improving the skills of all registered Vishwakarmas, and an eligibility condition for drawing the first tranche of loan. Thus, the purpose of Basic Training will be to enable the *Vishwakarmas* to improve their skill levels, to avail credit support and upgrade/modernize their tools. This will lead to improved income levels and proficiency, contemporizing of knowledge, and entrepreneurship. The training will be imparted in identified skill centres, ordinarily at district HQ/ neighboring districts/ industrial cluster, etc.

3.2.1.3 Basic Training will be of 40 hours, over 5-7 days, and shall include formalization of acquired skills (through Recognition of Prior Learning or RPL) and upgradation. Expertise of industry and associations, community organizations, and knowledge existing in MSDE skill ecosystem has been harnessed to develop customized training programme for each trade/ type of *Vishwakarmas*, and toolkits. This will be further refined through consultations with expert institutions of MoRD like NIRD and MoMSME. Beneficiaries will be upskilled in their trade through exposure to modern

tools and best practices, designs, introduction to the larger value chain of the sector; digital, financial, and soft skills; and imbibed with marketing and entrepreneurial knowledge. At the end of the training, the *Vishwakarma* should be confident to attempt new business practices in their trade, use the tools skillfully and have a concrete plan to utilize the subsequent Rs 1 lakh loan.

3.2.1.4 The training will be delivered through experienced, certified trainers in a classroom mode (*Guru – Shishya Parampara*), with training equipment and tools for practical training. Modern training audio-visual tools will supplement the training. Training material for the 40 hours training along with manuals on toolkits, in printed, electronic and audio-visual form will be provided. Master trainers will be experts in the trade and will be sourced from industry and the community. At the end of the basic training, an independent assessment will be conducted, and National Skill Qualification Framework (NSQF) certification will be provided to successful candidates. The results of the Basic Training will be shared with MoMSME for further disbursement of loans.

3.2.1.5 Boarding and lodging during the training shall be provided free of cost and wage compensation support shall also be provided.

3.2.1.6 The focus of skill training will be to handhold and facilitate beneficiaries to enhance quality of their products.

3.2.2 Advanced Skill Training

3.2.2.1 Beneficiaries interested in pursuing further skill upgradation after the Basic Skilling shall be enrolled for Advanced Skill Training of 15 days/ 120 hours or more at designated Training Centres.

3.2.2.2 The Advanced Skilling will be aimed at deepening entrepreneurial knowledge so that the *Vishwakarmas* may feel confident enough to expand into an enterprise from self-employment. Advance

Skilling will promote deeper understanding of latest technologies, design elements, and enabling value chain linkages with identified anchor industry partners. The subjects of basic training requiring more attention will also be taken up. Video manuals on toolkits will be provided to the beneficiaries. The beneficiary will also be made aware of the second loan tranche of upto Rs. 2 Lakh available under the scheme.

3.2.2.3 The same process, as described for the Basic Training and RPL will be used for delivery of training, and preparation of resource material for 120 hours. At the end of training, a proper assessment will be done and NSQF certification will be provided to the successful candidates. Boarding and lodging, and wage compensation support will also be provided. Boarding and lodging during the training shall be provided free of cost by the Government.

3.2.2.4 The outreach, information and mobilization of *Vishwakarmas* for Skill Verification, Basic and Advanced Training will be done by MSDE in association with the District Implementation Committee, and supervised at the State Level Committee. The information on skill upgradation will be an essential part of outreach and information campaign of the CSCs.

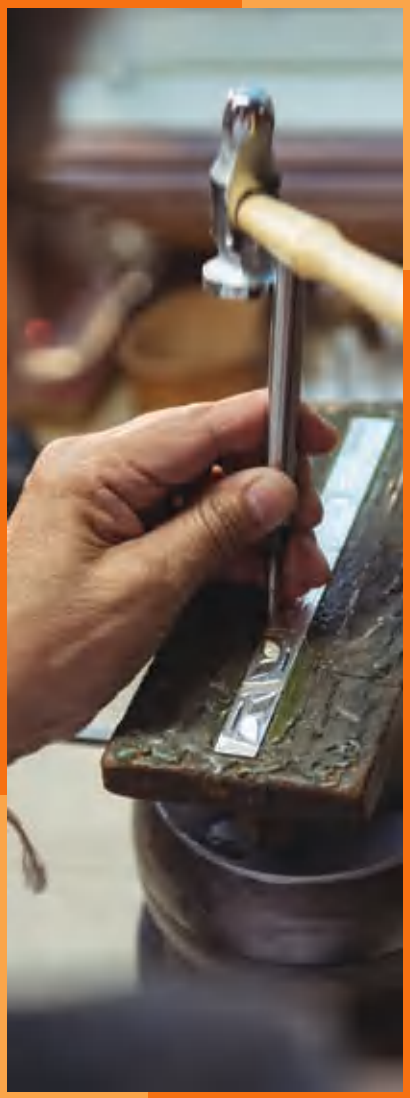
3.2.2.5 The existing training infrastructure in the MSDE (PMKKs, ITIs, Industry Clusters, Other Centres, etc.); MSME ecosystem, such as MSME Technology Centres, ITI, KVIC, etc.; and facilities of MoRD shall be optimally leveraged for conducting Basic and Advanced Skill Training.

3.2.2.6 The data of trained *Vishwakarmas* at every stage and training life cycle will be available on the Skill India Digital portal, which would be leveraged to push regular updates on skilling opportunities and upgradation, study material on lifelong learning, and employment opportunities.

3.2.3 Training Stipend

(i) Each beneficiary shall be eligible to receive a training stipend of Rs. 500 per day while undergoing the Basic and Advanced Training programmes.

(ii) Training stipend will be credited to the beneficiaries' bank account through DBT mode after training completion and certification by MSDE.



3.3 Toolkit Incentive

(i) A toolkit incentive of Rs. 15,000 will be provided to the beneficiary after Skill Verification at the start of Basic Training. The incentive shall be disbursed to the beneficiaries through e-RUPI/ e-vouchers which can be utilized at designated centres to procure improved toolkits.

(ii) 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. The improved toolkits will enable the *Vishwakarmas* to enhance their quality and production levels resulting in higher productivity and value for their products.

3.4 Credit Support

To enhance and support the capabilities of traditional artisans and craftspeople, access to affordable credit under this Scheme shall be facilitated. The beneficiary should have undergone Skill Verification and successfully completed Basic Skill training to be eligible to avail first tranche of credit support of upto Rs 1 lakh under the Scheme.

The aim of this component is to provide the *Vishwakarmas* with easy access to subsidized institutional credit for enterprise development through the following interventions:

3.4.1 Enterprise Development Loan

(i) Under PM Vishwakarma, financial support will be provided to the targeted beneficiaries in the form of collateral free 'Enterprise Development Loans'.

(ii) The total quantum of loan assistance would be Rs. 3,00,000/- wherein, the beneficiaries can avail the first loan tranche upto Rs. 1,00,000/- and second loan tranche upto Rs 2,00,000/-.

(iii) The second loan tranche will be available to skilled beneficiaries who maintain a standard loan account and have adopted digital transactions in their business or have undergone Advanced Skill Training. They must have repaid the first loan tranche before availing the second tranche.

(iv) The loan is required to be repaid in monthly installments; the term of repayment is as indicated in the following table:

Tranches	Amount of Loan (In Rs.)	Tenure of Repayment (In months)
1st Tranche	Upto 1,00,000	18 months
2nd Tranche	Upto 2,00,000	30 months

3.4.2 Concessional Interest and Subvention

(i) Concessional rate of interest chargeable for loans from beneficiaries will be **fixed at 5%**. The interest subvention by the Government of India will be to an extent of 8% and provided upfront to the banks. The interest charged from beneficiaries and subvention by MoMSME is illustrated at Annexure-A.

(ii) A beneficiary shall be eligible to avail the interest subvention for both first and second tranches of the loan.

(iii) A Credit Oversight Committee headed by the Secretary, DFS may revise the interest subvention cap of 8% keeping in view the prevailing interest rates.

3.4.3 Credit Guarantee

A Graded Guarantee Cover for all loans sanctioned by the Lending Institutions shall be covered by the Credit Guarantee Fund Trust for Micro and Small Enterprises

(CGTMSE), which shall be operated on a portfolio basis and the portfolio will be created on an annual basis ending with the financial year, subject to the following conditions:

(i) Graded Guarantee Cover for first tranche of the loans:

- First Loss Default (0 to 7.5%): 100% coverage
- Second Loss (More than 7.5% and up to 20%): 80% coverage of default portfolio, and
- Third Loss (More than 20% and up to 50%): 60% coverage of default portfolio.

Maximum guarantee coverage will be 50% of the year portfolio for the First tranche of loan.

(ii) Graded Guarantee Cover for the second tranche of the loan will be as follows:

- First Loss Default (Up to 5%): 100% coverage and for,
- Second Loss (beyond 5% and up to 15%): 80% coverage of default portfolio

Maximum guarantee coverage will be 15% of the year portfolio for the Second tranche of loan.

The details of coverage are given in the following table:

	First Loan		Second Loan	
	Portfolio	**Coverage**	**Portfolio**	**Coverage**
First Loss	0 to 7.5%	100%	0 to 5%	100%
Second Loss	Above 7.5% to 20%	80%	Above 5% to 15%	80%
Third Loss	Above 20% to 50%	60%		
Maximum Guarantee Cover	50%		15%	
Effective Guarantee Cover	35.5%		13%	

3.4.4 Participating Financial Institutions

Scheduled Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Non-Banking Finance Companies and Micro Finance Institutions, are eligible to lend under this Scheme. The Lending Institutions will be encouraged to use their network of field functionaries i.e., Business Correspondents/ Associates to ensure maximum coverage of the Scheme.

3.5 Incentives for Digital Transaction

(i) The Scheme aims to digitally empower the beneficiaries by facilitating them to adopt digital transactions. An amount of Re. 1 per eligible digital transaction (upto a maximum of 100 eligible transaction) monthly will be credited to the beneficiary's bank account in DBT mode through Aadhaar Payment Bridge System (APBS). Here, eligible transaction means a digital pay-out or receipt in the bank account of the beneficiary.

(ii) The Scheme envisages to incentivize digital transactions undertaken by the artisans and craftspeople through cashbacks. The online transaction trail so created is expected to enhance the credit score of skilled workers for supporting their future credit needs. This incentive is an attempt to promote a new digital culture among the *Vishwakarmas* with regard to embracing digital payments ecosystem.

3.6 Marketing Support

Creating market linkages for the *Vishwakarmas* is a critical step in improving their livelihood and quality of life. The National Committee for Marketing (NCM) shall provide marketing and branding support for the products of the artisans and craftspeople registered under the Scheme. Marketing Support in the form of quality certification, branding, advertising, publicity and other marketing activities would be extended to the beneficiaries to improve their linkage to value chain of

MSMEs and established companies. The composition of NCM, will include marketing experts and is given in **Annexure-B**. The NCM may engage services of professional agencies/entities for market support activities for the beneficiaries.

The NCM will have a dedicated corpus of funds for carrying out marketing support activities and it will assist the *Vishwakarmas* in the following:

a. **Quality Certification:** The NCM shall ensure that the quality of products being marketed and distributed through its channels is as per the market standards. This will also motivate the *Vishwakarmas* to improve the quality of their products and services to make them marketable and competitive in domestic as well as international markets. Endeavours will be made for creating a certification system for quality to improve their linkage to domestic and global value chains. The beneficiaries shall be eligible for assistance for Quality Certification which will enhance the quality of their products and services and set standards for competence.

b. **Branding & Promotion:** The NCM will support in creating a physical and online presence of products and services of the *Vishwakarmas*. The products are envisaged to be sold under a common brand identity to enhance credibility and market acceptability. It will promote the brand through digital advertising and social media campaigns. It will also support in managing the distribution channels with added operations and logistics support.

c. **E-commerce:** The NCM will enable cataloguing and on boarding of the products and services of the *Vishwakarmas* on popular e-commerce platforms like Open Network for Digital Commerce (ONDC) platform and make efforts for e-commerce linkage with GeM, Khadi India, MSME Mart, etc. The beneficiaries will be eligible for receiving assistance regarding on-boarding related expenses on e-commerce platforms.

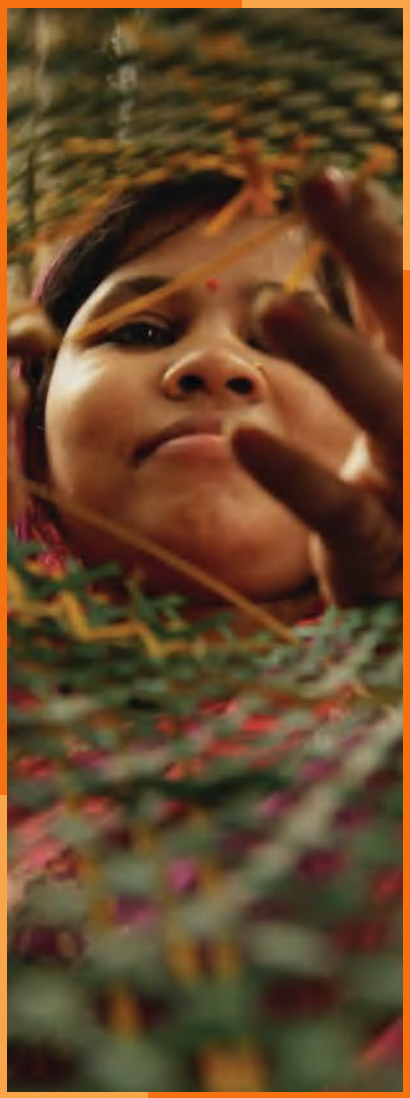
d. **Market Linkages:** The NCM will encourage collaboration with buyers through integration of *Vishwakarmas* into the supply chains, creation of backward and forward linkages, packaging and logistics support, etc. Efforts will be made to promote the use of digital marketing for wider reach and publicity of the Scheme to reach beneficiaries in remote areas.

e. **Exporters & Traders:** The NCM will facilitate linking the beneficiaries with the suitable exporters and traders operating under this sector. This will be achieved through collaborations with Industry Bodies and Export Promotion Councils.

f. **Trade Fairs:** The Scheme will facilitate participation of beneficiaries in trade fairs, exhibitions, etc. by bringing the beneficiaries under the ambit of market access schemes of other ministries. Through inter-ministerial convergence, the *Vishwakarmas* shall be provided access to opportunities for participation in trade fairs. *Vishwakarmas* who would like to participate in domestic and international exhibitions will be required to register on the Udyam Registration Portal to avail these benefits under Procurement and Marketing Support Scheme (PMSS) or International Cooperation scheme of MoMSME.

g. **Assistance for collective display of PM Vishwakarma Products:** NCM may consider providing assistance for collective display of PM Vishwakarma Products to associations/ trusts /societies of the artisan groups registered under any State or Central Governments Act in the selected trades.

4. Eligibility



(i) An artisan or craftsperson working with hands and tools and engaged in one of the family-based traditional trades specified in Para 2.3, in the unorganized sector on self-employment basis, shall be eligible for registration under PM Vishwakarma.

(ii) The minimum age of the beneficiary should be 18 years on the date of registration.

(iii) The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan.

(iv) The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children.

(v) A person in government service and their family members shall not be eligible under the Scheme.

Through PM Vishwakarma, the Central Government will provide holistic institutional support to every artisan friend. We will ensure that the artisan friends get loans easily; their skills are enhanced and they receive all kinds of technical support.

- Narendra Modi, Hon'ble Prime Minister

5. Registration Process

5.1 Application for enrolment

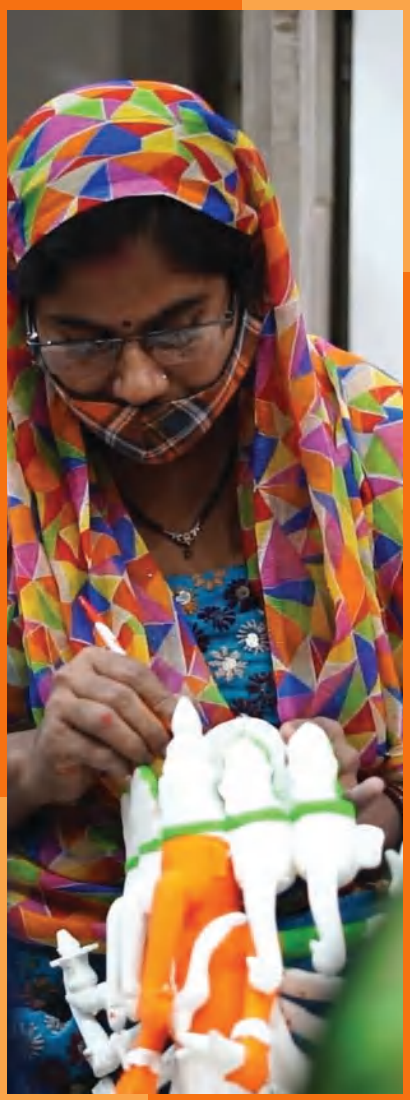
5.1.1 MoMSME in association with CSCs (Common Service Centres) shall enrol the beneficiary families. Further, an Aadhaar authenticated and centralized PM Vishwakarma portal shall act as the facilitator for this exercise along with a PM Vishwakarma mobile app for enabling smooth operations of the Scheme.

5.1.2 The Ministry of Labour & Employment (MoLE) maintains the National Database of Unorganized Workers (NDUW) on the e-Shram portal, which is mapped with National Classification of Occupations (NCO). This e-Shram mapped database will be primarily used for identification of potential beneficiaries falling in the trade categories covered under PM Vishwakarma. These artisans and craftspeople families will be identified and encouraged to register under the Scheme.

5.1.3 Besides the above, any eligible person, not covered under e-Shram database shall also be eligible to enrol in the Scheme by making an online application through CSCs or online self-application on the PM Vishwakarma Portal.

5.1.4 The enrolment of beneficiaries shall be done by seeking applications through CSCs under MeitY at the Gram Panchayat and Urban Local Bodies level as well as by an online application through the portal. This exercise will also help in capturing the details of eligible families of artisans and craftspeople besides collecting relevant details such as bank account and purpose and amount of loan, etc. The eligible beneficiaries are required to get themselves enrolled through nearest CSC in their area. The following is the list of documents or information to be provided by the beneficiaries:

(i) Required documents or information: The beneficiaries need to produce documents like Aadhaar, mobile number, bank details, ration card for the registration.



a. In case of a beneficiary not having a ration card, they would be required to produce Aadhaar cards of all family members. (Para 4 (iv) of the guidelines on Eligibility may be referred to for definition of family).

b. If beneficiary does not have bank account, they will be first required to open a bank account for which handholding shall be done by the CSC.

(ii) Additional documents or information: The beneficiaries may be required to provide additional documents or information as per the requirements prescribed by the MoMSME.

5.1.5 There shall be no fees or charges for enrolment under PM Vishwakarma. The entire cost of enrolments through the CSC under the Scheme and subsequent registration and issue of certificate/ID card shall be borne by the Government.

5.1.6 Steps for Registration Process will be as follows:

(i) The registration shall be done by seeking applications through Common Service Centres (CSCs) as well as open online application through Aadhaar based biometric authenticated PM Vishwakarma portal. The portal will have convergence with various Government portals including Skill India Digital through API. A multi-lingual helpline will be available on the portal to ensure that the information is disseminated to everyone across the country without any language barrier.

(ii) The beneficiary can apply either on their own or with the help of the CSCs through Village Level Entrepreneurs (VLEs) or Enumerators.

(iii) Further, the CSCs will also provide handholding support to the beneficiaries to assess their key requirements and choose from the varied benefits available under the Scheme. At the time of application, the beneficiaries will be made aware of the Skill Upgradation component of the Scheme.

(iv) The beneficiary shall furnish their Aadhaar-seeded bank account details at the time of application. This shall be considered as their preferred bank account for availing any monetary benefit under any component of PM Vishwakarma.

(v) At every stage of intervention under this Scheme, Aadhaar authentication would be mandatory. Aadhaar authentication will be done through biometric by CSCs.

(vi) The portal will also provide link for registration under Udyam Assist Portal which is the registration portal for Informal Micro Enterprises which do not have PAN. The applicants who have PAN and those who wish to be registered on the Udyam Registration Portal for MSMEs will also have an option for the same.

(vii) The beneficiaries would be encouraged to onboard on GeM Portal. Further, the Scheme would also be advertised on GeM Portal. This will provide encouragement and support to the *Vishwakarmas* in getting access to market. Through GeM the products will be made available freely for procurement.

(viii) Submission of application by the beneficiary shall be followed by a three-step verification which, if successful, will lead to registration under PM Vishwakarma.

5.1.7 All registrations under PM Vishwakarma will be Aadhaar-based and the authentication will be through biometric. Notification to beneficiaries on disbursement of incentives will be done through SMS.

5.2 Verification

There will be a three-tier verification and approval process for the registration of beneficiaries:

5.2.1 Stage 1: Verification at Gram Panchayat or ULB level

The first step of screening for the artisans and craftspeople registered under PM Vishwakarma will be through the head of Gram Panchayat/ Chairman of Village Council or Executive Head/ Administrator of the Urban Local Body. The Head of Panchayat can use services of Gram Sevak/Panchayat Secretary in screening and verifying the details provided by the beneficiaries. The Head of Gram Panchayat will also ascertain that the beneficiary has been traditionally engaged in the trade on self-employment basis. The verification shall include screening of family details mentioned by the beneficiary to ensure that only one eligible person is covered from a family. The same shall be applicable for the Executive Head in ULB. The details collected by VLEs will be certified by the Head of Gram Panchayat in the villages or the Executive Head of ULBs.

5.2.2 Stage 2: Vetting and Recommendation by the District Implementation Committee

The registration verified by the Head of Gram Panchayat or the Executive Head will be forwarded online to the District Implementation Committee. The second step of verification will be done by the District Implementation Committee which will ensure proper vetting and recommendation of the applications made by the beneficiaries.

5.2.3 Stage 3: Approval by the Screening Committee

The final approval for registration of beneficiaries shall be accorded by the Screening Committee after due diligence and consideration of the recommendation made by the District Implementation Committee. The Screening Committee will be chaired by an officer of the field formation of the Office of DC-MSME and will have members including State Lead Bank Manager, representatives of MSDE, State Departments of MSME/Industry and Panchayat Raj as members in each State/UT to oversee the registration process.

Following are the terms of reference of the Screening Committee:

(a) To accord final approval of the beneficiaries for registration under PM Vishwakarma after satisfying itself as to their eligibility.

(b) To ensure that the enrolment and verification process is conducted without undue delays.

(c) To ensure that only eligible beneficiaries in the trades covered under PM Vishwakarma are onboarded.

(d) To take or suggest appropriate remedial measures, if required, for better or more efficient implementation of the Scheme.

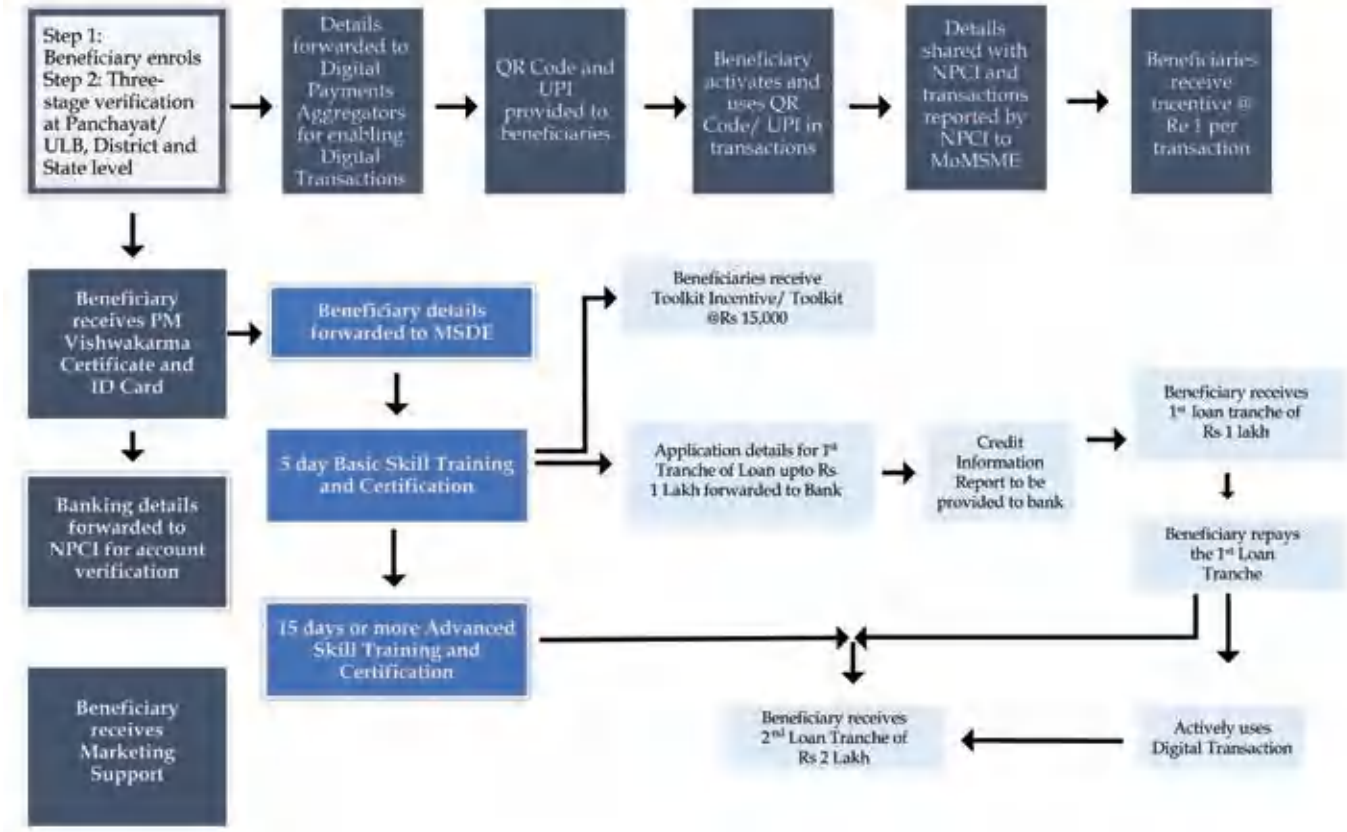
6. Process Flow for availing benefits under the Scheme

Identification and Verification of the Beneficiaries → **Registration through PM Vishwakarma Portal** → **Flow of Benefits of the Scheme**

The following diagram provides a broad overview of the steps involved

Figure 1: Process Flow for PM Vishwakarma Scheme

Process Flow



6.1 PM Vishwakarma Certificate and ID Card

After a successful three-step verification, the artisans and craftspeople will formally registered under this Scheme as *Vishwakarmas*. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a *Vishwakarma*, making them eligible to avail all the benefits under the Scheme.

6.2 Skill Upgradation

(i) Database of the registered beneficiaries under PM Vishwakarma shall be shared on a real time basis through the PM Vishwakarma Portal with MSDE which shall be responsible for skill verification, training and certification of beneficiaries. MSDE shall ensure provisioning of field level institutional arrangement for upskilling the beneficiaries within the MSDE ecosystem and/or accredited/ affiliated skill training institutions.

(ii) The training shall be imparted at vocational training centres, established/affiliated to MSDE, training centres of MoRD/NIRD, etc.

(iii) MSDE would ensure the quality of trainers providing training to beneficiaries under the Scheme.

(iv) MSDE will design and administer tailor-made Training programmes relevant to skill upgradation and modernization needs of the *Vishwakarmas* already possessing traditional skill sets and competencies. Further, proficient senior artisans and master craftspeople having high skill level will be involved by MSDE as master trainers. This will strengthen the *Guru - Shishya parampara* and will encourage and enhance skill dissemination from master craftsmen to multiple beneficiaries in the trades, in a quality assured manner.

(v) MSDE will facilitate the organization of training at the nearest possible place from the beneficiaries' location so that organizing training is feasible and convenient for both beneficiaries' and Training Institutions. This will be ordinarily carried out at a district level. However, for certain low population trades, centres may be set up in neighbouring districts or industrial clusters. Mobilization for Basic and Advanced Training will be done by States/DIC.

(vi) After, skill verification at training centres, the beneficiary will become eligible for toolkit incentive which will be immediately followed by basic training at the same centres. Further, the beneficiary will also become eligible for training stipend, which will be paid after the completion of 5-7 days basic skill training. A beneficiary shall be eligible for availing Advanced Skill Training only after successful completion of Basic Skill Training. The training stipend shall be credited by MSDE into the Aadhaar linked bank account of the beneficiary through DBT mode.

(vii) A Skill Upgradation Committee led by MSDE, with members from MoMSME along with experts and lead practitioners drawn from different trades will monitor the quality of skill training.

6.3 Toolkit Incentive

The beneficiaries who have successfully undergone skill verification under the 'Skill Upgradation' component of the Scheme, will be eligible for toolkit incentive of Rs. 15,000 through e-RUPI/e-vouchers for purchase, from designated centres, of improved tools suitable for the occupation practiced by the *Vishwakarma*.

6.4 Credit Support

6.4.1 Enterprise Development Loan

(i) The preferred Bank/ Financial Institution of the beneficiary will sanction and disburse the 'Enterprise Development Loans' to the beneficiaries

on the PM Vishwakarma portal upon receiving applications.

(ii) No collateral shall be required to avail the loan from a Lending Institution/ Bank under the PM Vishwakarma Scheme.

(iii) PAN requirements for the credit facilities shall be as per the banking norms.

(iv) Credit information report will be required for those who have a credit history, for availing benefits under the credit component, so as to exclude any defaulter from again availing credit under the Scheme.

(v) In case of a beneficiary not having a credit history, the Banks or Financial Institutions shall not exclude them from availing credit and they shall also not insist upon Credit Information Report.

(vi) No prepayment penalty shall be charged from artisans and craftspeople after 6 months of loan disbursement.

(vii) The disbursal of credit under the Scheme will be linked with attainment of specific milestones of training. The beneficiaries will be eligible for first Loan Tranche on completion of 5 days Basic Skill Training provided by MSDE under PM Vishwakarma. The second Loan Tranche will be available to skilled beneficiaries who maintain a standard loan account and have adopted digital transactions in their business or have taken Advanced Skill Training.

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

6.4.2 Concessional Interest and Subvention

(i) The beneficiaries will be charged effective interest at a fixed rate of 5%. The benefit of entire interest subvention of upto 8% shall be passed on upfront to the beneficiaries by MoMSME through banks.

(ii) The Credit Oversight Committee under the chairmanship of Secretary, DFS may revise the subvention cap of 8% keeping in view the prevailing interest rates.

(iii) Advance release of interest subvention to the banks will be done by MoMSME through an escrow account or placement of advance funds with the participating banks or any other suitable mechanism in consultation with the DFS. For effective monitoring of interest subvention and ensuring that reimbursement is paid only for Standard Accounts, the bank will maintain interest data in Customer Induced Format rather than System Induced Format.

(iv) The lenders will be required to submit monthly returns for interest subvention for each financial year. Subvention will only be provided in respect of those accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard.

(v) Banks are required to submit quarterly audited reconciliation certificate to the SIDBI/ Agency maintaining escrow account for interest subvention claims.

6.4.3 Credit Guarantee

(i) At the time of sanction and disbursal of loans, the banks will upload the data on the PM Vishwakarma portal. From the portal, CGTMSE shall be able to capture the data through API and issue the guarantees. The claims against the guarantee shall be lodged by the banks on CGTMSE portal. Once the payment is made by CGTMSE, the details will be updated on the PM Vishwakarma portal. CGTMSE

shall be required to share a status report with the MoMSME on a monthly basis.

(ii) The periodicity of filing of claims by Lending Institutions shall be quarterly. All the participating Lending Institutions shall be eligible to avail this guarantee cover without any charges.

(iii) CGTMSE shall be reimbursed for the cost of Annual Guarantee Fee for the loans sanctioned to beneficiaries under PM Vishwakarma.

6.5 Incentive for Digital transactions

(i) The beneficiaries shall be provided incentives for promoting digital transactions through UPI. The business UPI IDs of the *Vishwakarmas* shall be captured in the portal at the time of registration.

(ii) For those beneficiaries not having access to QR code and no UPI ID, they will be provided QR Codes and UPI ID free of cost through Digital Payment Aggregators (DPA) e.g. Paytm, Bharat Pe, Phone Pe, etc. The DPAs shall be suitably incentivized through PIDF Scheme of RBI or through MoMSME as per incentives being provided under PM SVANidhi or as decided by MoMSME

(iii) Efforts to integrate with different platforms of recognized Digital Payments Platforms, including NPCI (for BHIM), Unified Payments Interface (UPI), RuPay Debit Cards, developed by National Payments Corporation of India (NPCI), BHIM Aadhaar Pay, Bharat Bill Payment System, etc. shall be made.

(iv) The UPI IDs shall be shared with NPCI and digital transaction partners for data on the number of transactions for calculation of incentive amount. SIDBI will generate the payment file as per data received from NPCI and send it further for payment to beneficiary. MoMSME shall make the payment.

(v) The mobile number and UPI ID both shall be taken as identifier for data on the number of transactions for calculation of incentive amount. The bank account through which digital transactions are made may also be taken for calculation of incentive in this regard.

(vi) The incentive amount shall be transferred to the beneficiaries' Aadhaar linked bank account through DBT.

6.6 Marketing Support

(i) The NCM shall facilitate Marketing Support to the beneficiaries based on the support area selected by the beneficiary on the PM Vishwakarma portal in the following aspects:

- **a.** Create physical and online presence for the products and services of the *Vishwakarmas*
- **b.** List products on e-commerce portals
- **c.** Brand building
- **d.** Connect *Vishwakarmas* to exporters and traders
- **e.** Ensure participation of *Vishwakarmas* in trade fairs and exhibition
- **f.** Provide support for ensuring quality of products
- **g.** Packaging support and other common use facilities
- **h.** Design and development support
- **i.** Providing support for identifying Government infrastructure which can be used as retail space for display of products

(ii) NCM shall reimburse the cost to the beneficiaries in the following areas:

- **a.** Onboarding on e-commerce platforms
- **b.** Quality certifications
- **c.** Participation in trade fair

(iii) The NCM shall also support in the formation of Artisan Producer Organizations (APOs) and help them in availing retail infrastructure in Government buildings or in reimbursement of rental costs incurred by APOs on select basis.

(iv) In this backdrop, a Committee for Standardization and Quality Control shall also be constituted for ensuring standardization and quality control of the products and services.

7. Financial Provisions

The initial budgetary outlay under the Scheme will be Rs 13000 crore. The details of the various components of the Scheme along with the proposed funding pattern and the mode of fund flow is detailed in the table below.

Component	Scheme Element	Proposal Funding Pattern	Fund Flow
Component 1	Skill Upgradation • Skill Verification • Basic Training • Advanced Training • Stipend	100% funding by MoMSME	Funds will be released by MoMSME to the agency designated by MSDE for further expenditure or disbursement
Component 2	Toolkit Incentive	100% funding by MoMSME	Toolkit Incentive e-vouchers will be provided by MoMSME
Component 3	Access to Affordable Credit	• For Guarantee Coverage of 'Enterprise Development Loans', 100% coverage by CGTMSE from the funds already disbursed to CGTMSE under existing schemes of MoMSME • 100% funding by MoMSME for the interest subvention and reimbursement of Annual Guarantee Fees	Funds will be released by CGTMSE to MLIs based on claims arising from beneficiaries Funds for subvention will be released by MoMSME directly to the lending bank
Component 4	Marketing Support	100% funding by MoMSME	Funds will be released to the agency designated by the National Committee for Marketing (NCM)
Component 5	Incentive for Digital transactions	100% funding by MoMSME	Funds will be released by MoMSME

The objective of this scheme is not only to preserve the rich tradition of these artisans and craftsmen, but also to develop it more.

- Narendra Modi, Hon'ble Prime Minister

8. Implementation Framework

A three-tier Implementation Framework at the National, State and District levels, i.e. the National Steering Committee, State Monitoring Committee and District Implementation Committee, respectively has been set up for implementation of PM Vishwakarma. The operational guidelines of the Scheme, containing the process flow from registration to disbursal of benefits along with the templates, will be formulated by the National Steering Committee and approved by MoMSME. An online monitoring system or dashboard shall be put in place for real time monitoring

8.1 National Steering Committee (NSC)

The National Steering Committee (NSC) shall be the Apex Committee constituted by the MoMSME. The NSC will be empowered to take all major policy and strategy decisions with respect to the implementation of the Scheme and approve any modifications required in the Scheme, like inclusion of further categories of trades. The committee meeting will be convened at least twice a year for a Scheme-level review, course corrections or to discuss any other agenda as deemed important in the opinion of the committee, as per the requirement. The composition of National Steering Committee is detailed in Annexure-C. The NSC will have the following terms of reference:

(i) Ensuring effective roll-out of PM Vishwakarma across India.

(ii) Apex decision making body related to any aspect concerning the Scheme.

(iii) Undertaking measures, as deemed appropriate, and ensure delivery of Scheme benefits to the eligible beneficiaries.

(iv) Approving any modifications required in the Scheme including addition or deletion of trades.

(v) Engaging with stakeholders including civil organisations, associations, forums etc. for getting feedback about the Scheme.

(vi) Modifying the Scheme design, coverage, delivery mechanism etc. within the overall mandate of the Scheme.

8.2 State Monitoring Committee (SMC)

The **State Monitoring Committee (SMC)** shall be responsible for the operational implementation and monitoring of the Scheme at the state level, it will also act as a bridge between the NSC and the field level setup. The SMC shall ensure the following:

(i) Co-ordination in roll out of the PM Vishwakarma.

(ii) Active participation of stakeholder departments and agencies of the State Governments facilitating implementation of the Scheme.

(iii) To facilitate agencies of MSDE in providing Skill Training to the beneficiaries.

(iv) To ensure coordination among banks and financial institutions for smooth provisioning of credit support to the beneficiaries.

(v) To facilitate IT-ITeS related support in implementing the Scheme.

(vi) To create awareness about the Scheme at the Gram Panchayat and Urban Local Body level in the state.

(vii) To monitor the Scheme implementation and share suggestions or feedback, if any, with the National Steering Committee.

The Committee shall be convened once in every quarter or as per the requirement to discuss all the operational and ground-level implementation matters under the Scheme. The composition of the State Monitoring Committee is detailed in **Annexure-D**.

8.3 District Implementation Committee

The District Implementation Committee shall be responsible for the actual roll–out and implementation of the Scheme at the field level and will coordinate with State Government and other committees. The following are the indicative terms of references of the District Implementation Committee:

(i) To ensure that enrolments of the beneficiaries are seamlessly done by the CSCs in the Gram Panchayats and Urban Local Bodies of the district.

(ii) To ensure that verification of the enrolled beneficiaries by Head of Gram Panchayats and Executive Heads of Urban Local Bodies is done in a smooth manner.

(iii) To ensure adequate awareness about the Scheme in all Gram Panchayats and Urban Local Bodies. It may put in place a suitable mechanism for the purpose of ensuring that all eligible beneficiaries are onboarded under the Scheme.

(iv) To conduct the Stage II verification of the beneficiaries after Stage I verification from Gram Panchayats and Urban Local Bodies.

(v) To ensure that all registered beneficiaries get access to PM Vishwakarma Certificate and ID Cards.

(vi) To ensure that registered beneficiaries get access to:

- **a.** 5 days Basic Skill Training
- **b.** Credit Support under the Scheme
- **c.** Incentives for Digital Transaction
- **d.** Marketing Support

(vii) The District Implementation Committee may adopt suitable mechanism for ensuring that the beneficiaries get seamless access to benefits under the Scheme. The Committee may co-opt two-three leading practitioners or domain experts on honorary basis, with prior approval of the National Steering Committee.

(viii) To ensure coordination with agencies of MSDE for skill training and Tool kit distribution.

(ix) To ensure coordination with Banks and NBFCs, etc. to facilitate credit support for the beneficiaries.

(x) To ensure that all suitable institutional mechanism is put in place so that beneficiaries can avail benefits that they are entitled to.

(xi) Take appropriate action on grievances of beneficiaries related to the Scheme and share feedback.

The Development and Facilitation Officers (DFOs) of MoMSME shall work in close coordination with the District Implementation Committee. The composition of District Implementation Committee is detailed in **Annexure-E.**

The Scheme will be implemented at the district level by field level Implementing Agencies (IAs) through the District Implementation Committee, under the recommendation of the National Steering Committee and the State Monitoring Committee. In view of the number of beneficiaries to be covered under the PM Vishwakarma Scheme, multiple IAs will be engaged for the roll out. The details of IAs at the Central level and State level are given at **Annexure-F.**

8.4 Credit Oversight Committee

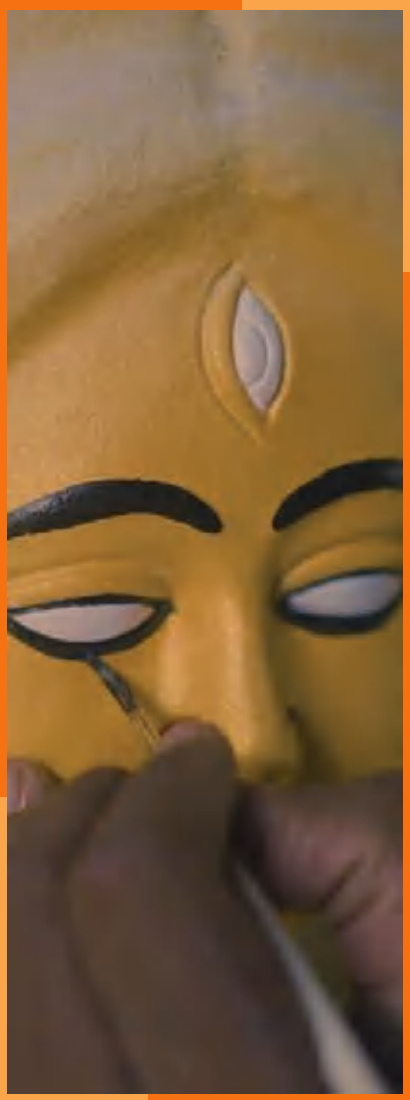
The Credit Oversight Committee will be chaired by Secretary (DFS) with Secretary (MoMSME) and representative of Secretary (Expenditure), RBI, SIDBI and CGTMSE as members. The Committee shall monitor assured credit flow to the beneficiaries and ensure that the credit is disbursed properly. The Credit Oversight Committee shall be empowered to review and revise the interest subvention cap under this Scheme keeping in view the prevailing interest rates.

8.5 Roles and Responsibilities

Given the unique features of this Scheme, MSDE and DFS shall be the co-executors of the Scheme along with MoMSME. MSDE, DFS and MoMSME shall work in close coordination for the successful implementation of the Scheme, from identification of the beneficiaries to the disbursal of funds, loans and marketing support. The roles and responsibilities of various stakeholders are given below:

SNo.	Implementing Agency/ Implementing Partner (Ministry/Department/ Entity)	Roles and Responsibilities
1.	MoMSME	• Development of the Scheme portal in collaboration with SIDBI and MeitY. • Coordination with Central Ministries and Departments, State Governments, Field level Implementing Agencies and CGTMSE. • Registration of the beneficiaries and linking them with Scheme components. • Scheme outreach. • Fund disbursement to the Implementing Agency. • Monitoring & Evaluation of the Scheme.
2.	MSDE	• Providing all components of Skill verification, Basic and Advanced training along with Stipend, training infrastructure and setup of MSDE for the PM Vishwakarma Scheme. • Development of customized training programmes for trades identified under the Scheme for upgrading the skill-sets of the *Vishwakarmas*. • Ensuring delivery of skill training programmes through their training institutions. • Preparing inputs, training videos including on toolkits and booklets/ manuals for training programmes and arranging training centres, trainers, content and curriculum, etc. • Coordination with the assessment agencies for conducting assessment of beneficiaries and certification.
3.	DFS	• The credit components will be implemented by MLIs under the supervison of DFS. • Instructions to SLBC and LDM for implementation of the Scheme will also be issued by DFS.

4.	**Field level agencies of Central Government**	• Assistance in identifying the prospective beneficiaries. • Handholding the beneficiaries to register on the PM Vishwakarma portal.
5.	**State Government Departments: Industries/MSME/ Cottage, Finance Dept., Urban Development, Rural Development, Skill Development, etc.**	• Scheme outreach at grassroot level and identification of the beneficiaries. • Support in on-ground monitoring of Scheme performance through monitoring visits. • Participation in State Monitoring Committee to evaluate proposals, monitor performance in the State, etc. • Mobilisation of Beneficiaries for Basic & Advanced Training.
6.	**State Government field offices**	• Identifying and verifying prospective beneficiaries for registering on the PM Vishwakarma portal. • Mobilisation of beneficiaries for Basic & Advanced Training.
7.	**Financial Institutions - All Public and Private Sector Banks etc.**	• Ensuring timely disbursement of collateral free credit. • Streamlining and simplifying the process for smooth credit disbursement at grassroots level. • Continuous reporting of loan portfolio of the Scheme beneficiaries.
8.	**CGTMSE**	• Implementing agency for credit guarantee. • Coordination with Financial Institutions. • Continuous monitoring of loan portfolio of Scheme beneficiaries. • Redressing the grievances of beneficiaries & issues related to the Credit Guarantee.



9.	**Programme Management Unit (PMU)**	• PMUs shall be set up at both the National and the State level for smooth implementation of the Scheme. • National PMU shall consist of one Senior Consultant and eight consultants for assisting MoMSME in coordination with State Governments, monitoring the milestone wise progress, furnishing the output-outcome indicators, managing the MIS, etc. • State level PMU shall consist of one Senior Consultant and three Consultants in every State for assisting the State Government on implementation of the Scheme through coordination with district level IAs, monitoring the progress, furnishing information on target & achievements to MoMSME, etc.
10.	**MSME Associations**	• Scheme outreach at grassroots level and identification of target beneficiaries. • Handholding and linking beneficiaries with IAs for availing the facilities. • Ensuring formalization of artisans and craftspeople having established enterprises through linkages with Udyam Registration Portal.

9. Coordination with Ministries

The implementation of the Scheme will be done in coordination with Ministry of Electronics and Information Technology, Ministry of Labour & Employment, Ministry of Panchayati Raj, Ministry of Consumer Affairs, Food and Public Distribution, Ministry of Housing and Urban Affairs, Ministry of Information and Broadcasting, Department for Promotion of Industry and Internal Trade, Department of Posts, Ministry of Tourism, and others.

9.1 Coordination with Common Service Centres (CSCs) and NIC, Ministry of Electronics and Information Technology

The support will be provided for the following:

(i) Identification of the beneficiaries.

(ii) Handholding and Registration of the beneficiaries.

(iii) Awareness about the Scheme.

9.2 Coordination with Ministry of Labour & Employment

Access to database of e-Shram for identification of beneficiaries to avail benefits under the PM Vishwakarma Scheme has been given by the Ministry of Labour & Employment.

9.3 Coordination with Ministry of Panchayati Raj

The Gram Panchayat details shall be provided by the Ministry of Panchayati Raj which shall also provide necessary support for the identification and verification of the families of artisans and craftspeople for PM Vishwakarma. Awareness building about the Scheme through PRIs will also be undertaken by the Ministry.

9.4 Coordination with Ministry of Housing and Urban Affairs

The details of the Executive Heads of Urban Local Bodies shall be provided by the Ministry of Urban Affairs which shall also provide support for the identification and verification of the families of the artisans and craftspeople for registration under the Scheme.

9.5 Coordination with Ministry of Consumer Affairs, Food & Public Distribution

The Ration Card details of the family of artisans and craftspeople shall be accessed through the database of Department of Food and Public Distribution for the identification and verification of families under the Scheme. Appropriate support for enlisting and operating credible supply channels/agencies for modern toolkits under the Scheme and market outlets to Vishwakarmas, will be facilitated by Department of Consumer Affairs.

9.6 Coordination with Ministry of Information and Broadcasting

The Ministry shall provide necessary support in spreading nation-wide information and awareness about the Scheme to the target beneficiaries. The Ministry will guide the preparation of media strategy and the media action plan in this regard.

9.7 Coordination with Ministry of Rural Development

The Ministry shall provide necessary support through its infrastructure at the district level for conducting skill upgradation programmes. It shall also support creation of digital knowledge resources and training experts through NIRD, Hyderabad. State Institute of Rural Development will also be engaged.

9.8 Coordination with Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industries

The Department for Promotion of Industry and Internal Trade (DPIIT) will support the processes related to quality certification and marketing support by onboarding the digital marketplace, through its agencies QCI, GeM and ONDC respectively. They will also provide the venue and necessary support for the launch of the Scheme.

9.9 Coordination with Department of Posts, Ministry of Communications

The Department of Posts will support the delivery of PM Vishwakarma Certificate and ID Cards to the beneficiaries in a befitting manner. They will also issue a stamp to honour the Vishwakarmas and mark the formal launch of the Scheme.

9.10 Coordination with Ministry of Tourism

The Ministry will provide support for the PM Vishwakarma Scheme with its network of offices and set-up, wherein the products of the artisans can be encouraged as gifts and mementos. They will also support and assist in the launch of the Scheme.

9.11 Coordination with Ministry of Cooperation

The Ministry shall provide support in spreading information about the Scheme through its network of cooperatives.

9.12 Coordination with Ministry of Agriculture

Agriculture Ministry will provide support for the Scheme by spreading information about the Scheme. It will also provide infrastructure/structural support at village level for the Scheme.

10. Review and Monitoring

Monitoring of the implementation of the Scheme shall be conducted on a regular basis through the National Steering Committee and the State Monitoring Committee to determine the progress under various components of the Scheme. This shall be supported by a dedicated Programme Management Unit (PMU) which shall be responsible for monitoring the performance of IAs and the overall Scheme implementation. An Online Monitoring System (OMS) shall also be developed for approvals and monitoring of the physical and financial progress of the Scheme. Some of the key areas of monitoring shall be as follows:

(i) Achievement of milestones against timelines,

(ii) Utilization of funds as per the activities or amount as indicated against the components,

(iii) Expenditure pattern as per the sequence of activities,

(iv) Output and outcome as per the defined indicators,

(v) Performance appraisal of IAs, and

(vi) Any other activity incidental to the above.

The PM Vishwakarma portal shall also have the facility to gather the beneficiary feedback and query resolution mechanism to monitor the performance of the Scheme. A helpline number shall also be setup at the central level to support the beneficiaries in availing various incentives under the Scheme.

Evaluation of the Scheme: It is envisaged to take-up third party mid-term evaluation of the Scheme to determine the gaps and take mid-course corrective measures. Impact assessment studies shall also be undertaken at end of the Scheme both at the IA-level and the Scheme level to validate the outcomes achieved.

These Guidelines will be reviewed, revised and updated from time to time by the National Steering Committee with the approval of the Union Minister of MSME.

This is the class that has been preserving its craft for centuries by using traditional methods. This is the class, which is making a mark with its extraordinary skills and unique creations. These are symbols of the true spirit of self-reliant India. Our government considers such people, such classes as Vishwakarma of New India.

- Narendra Modi, Hon'ble Prime Minister

Annexures

Annexure-A

Illustrations on calculation of interest subvention on loans

Loan Amount Sanctioned: **Rs. 1,00,000**

Loan Amount Outstanding: **Rs. 1,00,000**

Gross interest charged: **13%**

Amount in Rs.

Particulars	Months in one Quarter		
	Month 1	Month 2	Month 3
Loan Amount Outstanding at the beginning of the month [A]	1,00,000	95,000	90,000
Installment Amount	5,000	5,000	5,000
Applicable RoI @5% [A X 5% X 1/12]	417	396	375
Monthly interest payable by beneficiary to the Bank [B]	417	396	375

Calculation of Interest Subvention			
Particulars	**Month 1**	**Month 2**	**Month 3**
Status of account	Regular/ Standard	Regular/ Standard	Regular/ Standard
Amount of interest subvention			
Amount of interest subvention @8% [A X 8% X 1/12]	(1,00,000 X 8%)/12=667	(95,000 X 8%)/12=633	(90,000 X 8%)/12=600
Monthly subvention amount payable by MoMSME to banks [C]	667	633	600
Total Interest Earning by Bank [B+C]	1084	1029	975

Annexure-B

National Committee for Marketing	
1.	AS & DC MSME as Chairperson
2.	Representative of DPIIT
3.	Representatives of ONDC/QCI
4.	Representative of M/o Textiles
5.	CEO, KVIC as Member Secretary
6.	Three Experts in the field of marketing from the Government/Public Institute of eminence like IIM/IRMA/MDI

Annexure-C

Composition of National Steering Committee		
1.	Secretary, Ministry of MSME	Co-Chairs
2.	Secretary, Department of Financial Services, Ministry of Finance	
3.	Secretary, Ministry of Skill Development & Entrepreneurship	
4.	Representative of Niti Aayog	Member
5.	Representative from Ministry of Skill Development & Entrepreneurship	-do-
6.	Representative from Ministry of Electronics and Information Technology	-do-
7.	Representative from Ministry of Panchayati Raj	-do-
8.	Representative from Ministry of Rural Development	-do-
9.	Representative from Ministry of Housing & Urban Affairs	-do-
10.	Two leading experts/practitioners may be nominated by the Chairperson	-do-
11.	Additional Secretary & Development Commissioner, Ministry of MSME	Member Convener

Annexure-D

Composition of State Monitoring Committee		
1.	Principal Secretary/ Secretary(MSME/Industries/ Cottage Industries)	Chairman/State Nodal Officer
2.	Director (MSME/Industries/ Cottage Industries)	Member Convener
3.	Secretary/Director (Panchayati Raj/Rural Development)	Member
4.	Secretary/Director (Urban Development)	-do-
5.	Secretary/Director (IT)	-do-
6.	Representative of Department of Skill, State Government	-do-
7.	State DFO Director/ In-charge of MoMSME	-do-
8.	State Lead Bank	-do-

Annexure-E

Composition of District Implementation Committee		
1.	Deputy Commissioner/District Collector/District Magistrate	Chairman
2.	GM/In-Charge of DIC	Member Convener
3.	DFO of MoMSME or Representative	Member
4.	Nominee of MSDE at District Level	-do-
5.	Lead District Manager	-do-
6.	Three domain Experts or Practitioners to be nominated by the National Steering Committee	Members

Annexure-F

(A). LIST OF IMPLEMENTING AGENCIES

Central Government:

1. Ministry of MSME
   - i). Office of DC(MSME) through Development and Facilitation Offices (DFOs)
   - ii). KVIC
   - iii). Coir Board
2. Ministry of Skill Development & Entrepreneurship
3. Department of Financial Services
4. Ministry of Rural Development & Panchayati Raj
5. DPIIT: ONDC and QCI

State Government:

1. Department of /MSME/Industries/Cottage Industries through DICs
2. Department of Panchayati Raj
3. Department of Skill Development
4. KVIBs
5. Any other entity of State Governments that is recommended for addition by the respective State Government

Financial Institutions:

1. All Public and Private Sector Banks
2. SIDBI
3. CGTMSE
4. Micro Finance Institutions (MFIs)

(B). LIST OF IMPLEMENTING PARTNERS

Central Government:

1. Department of Financial Services, Ministry of Finance
2. Ministry of Electronics and Information and Technology
3. Department of Commerce (GeM)

State Government:

1. Department of Finance
2. Department of IT through Common Service Centres (CSCs)

* Further agencies may be included from time to time as per the requirement.

Our aim is to turn today's artisans into big entrepreneurs of tomorrow. For this, sustainability in their sub-business model is essential. Keeping this in mind, we are also working on improving the products they make with attractive designing, packaging and branding.

- Narendra Modi, Hon'ble Prime Minister

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सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES