



Maharashtra State Khadi and Village Industries Board

PM VISHWAKARMA

Genesis of PM Vishwakarma

1. Scheme Objectives



Recognition of artisans and craftspeople as Vishwakarma



Provide skill upgradation



Provide support for better and modern tools to enhance their capability, productivity, and quality of products.



Easy access to collateral free credit



Provide incentives for digital transaction (digital Empowerment)



Provide a platform for brand promotion and market linkages

- Registration of Artisans
- Approval from all three stages
- PM Vishwakarma Certificate
- PM Vishwakarma ID Card

- Skill Verification
- Basic Training (40 Hours)
- Advance Training (120 Hours)
- E-voucher of Rs. 15,000
- Supply of Toolkit by redeeming e-Voucher
- Collateral free loan

 subsidies interest
 rate of 5 % in 2

 tranches (Ra. 1 Lakh and Rs. 2 Lakh)
- Incentive of Rs.1/on each digital transaction (Maximum 100 transaction/month)
- Quality Certification to achieve marketable quality of products and services.
- Online and offline promotion
- Creation of Forward and backward linkages
- Packaging and logistic support

Source: PMV Guideline

A scheme to recognize and empower traditional artisans and craftspeople working with hands using tools

Coverage of Trades

S No	Name of the Trade			
Wood Based				
1	Carpenter (Suthar/ Badhai)			
2	Boat Maker			
Iron/ Metal Based				
3	Armourer			
4	Blacksmith (Lohar)			
5	Hammer & Tool Kit Maker			
6	Locksmith			
Gold/ Silver Based				
7	Goldsmith (Sonar)			
Clay Based				
8	Potter (Kumhaar)			
Stone Based				
9	Sculptor (Moortikar, Stone Carver), Stone Breaker			

S No	Name of the Trade				
Leather Based					
10	Cobbler (Charmkar)/Shoesmith/ Footwear artisan				
Construction					
11	Mason (Rajmistri)				
Others					
12	Basket/Mat/Broom Maker/Coir Weaver				
13	Doll & Toy Maker (Traditional)				
14	Barber (Naai)				
15	Garland Maker (Malakaar)				
16	Washerman (Dhobi)				
17	Tailor (Darzi)				
18	Fishing Net Maker				

Integrated Platform for PM Vishwakarma Implementation

Central Sector Scheme fully funded by the Government of India. Conjointly implemented by

Ministry of Micro, Small and Medium Enterprises (M/o MSME)

Ministry of Skill Development Entrepreneurship (MSDE)

Department of **Financial Services** (DFS), Ministry of Finance (MoF), Government of India.

MINISTRY OF

सुक्ष्म , लघ् और मध्यम उद्यम मंत्रालय

technology, credit and market support for such people. PM Vishwakarma Kaushal Samman

i.e., PM Vishwakarma will bring a sea change in the lives of crores of Vishwakarmas"

















MICRO, SMALL & MEDIUM ENTERPRISES About Scheme * **Scheme Benefits Knowledge Centre** FAQ **How to Register** What's New **Contact Us** MSME Applicant/beneficiary Login **CSC Login** MSDE Admin Login Login **Verification Login** PM Vishwakarma **DFS Login** Lending State/ UT Institution/ DPA Login login SIDBI **Enlist GP Pradhan** "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 MoPR TP/TC Login countless people like the blacksmiths, goldsmiths, potters, carpenters, sculptors, artisans, Login India Post Login masons etc. The country has brought various incentive schemes for the first time to support the hard work of all these Vishwakarmas. Provisions have been made for training,

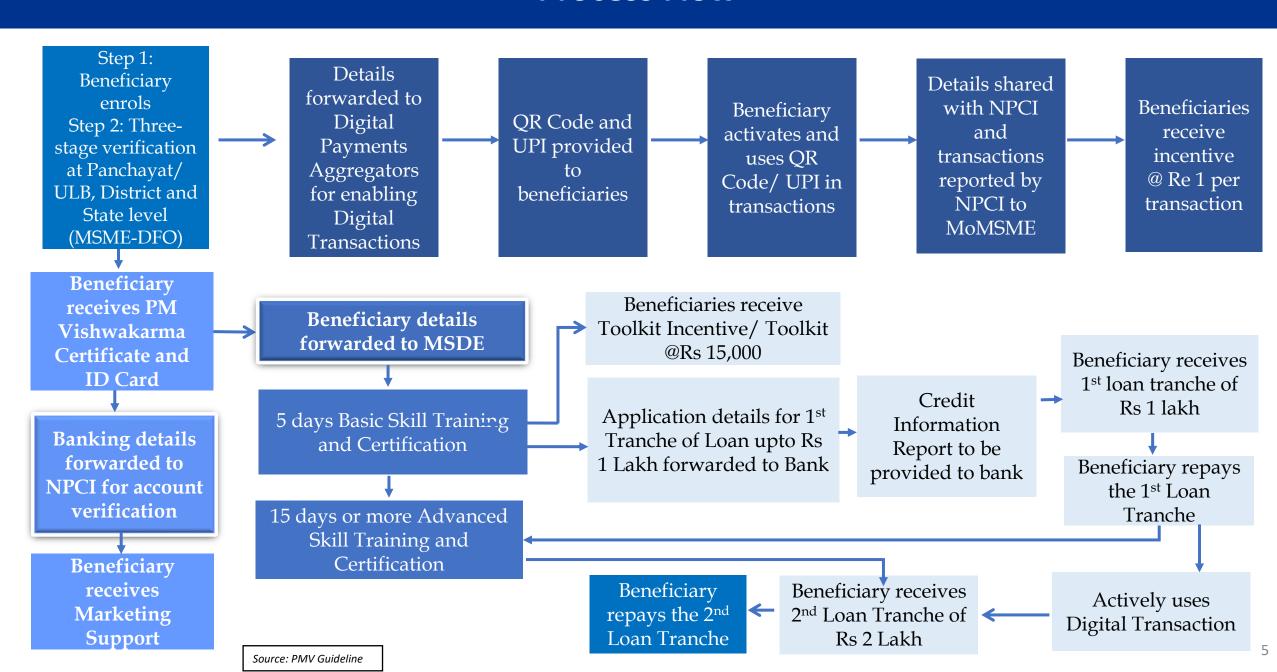
-Hon'ble Prime Minister, 1st February, 2023

Entire Scheme is implemented with system integrated approach with Dedicated Portal /Platform

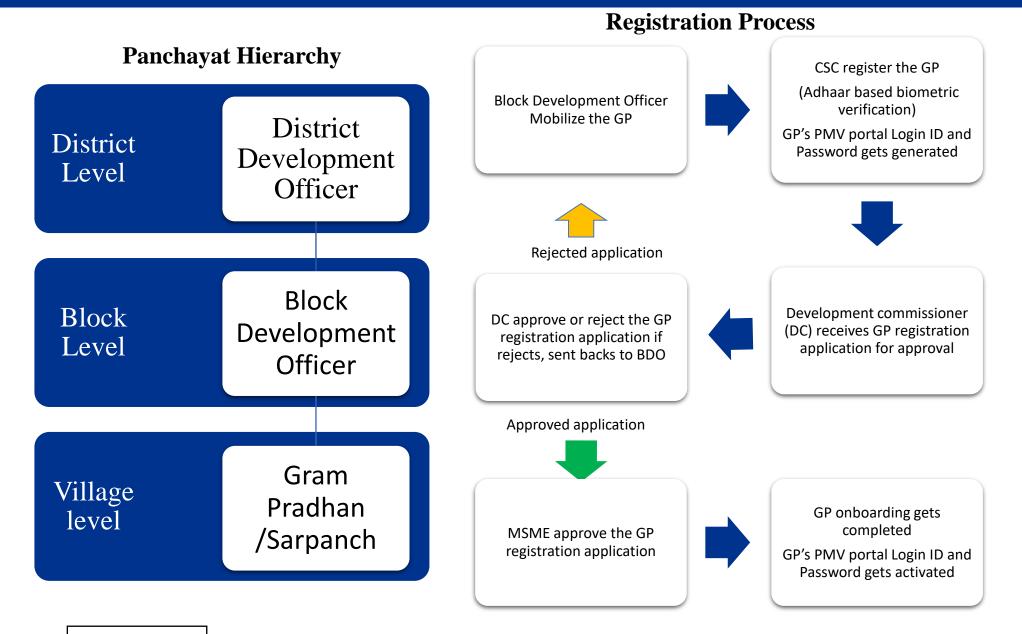
 Access through login IDs allotted to all concerned stakeholders at each stage of implementation across all States /UTs

Data uploading, dissemination and access via Login ID & Password for effective implementation.

Process Flow



Panchayat Hierarchy and GP Registration process



Process Flowchart – Responsible Authorities

Agency

Step 1	Submission of artisan's application on PMV portal - CSC		CSC
Step 2	Onboarding of Gram Pradhan (GP) – CSC and MOPR • Stage-1 application verification – Gram Pradhan/ULB & Banks-SLBC • Stage-2 application verification – DM (Collector) • Stage-3 application verification – MSME-Development & Facilitation Office	→ → →	CSC and MOPR Gram Pradhan/ULB & Banks-SLBC DM (Collector) MSME-DFO
Step 3	Issue of Vishwakarma Certification & ID Card	→	MoMSME
Step 4	Conducting Basic level training – Training Agency and NSDC	→	Training Agency and NSDC
Step 5	PM Vishwakarma certification and ID – Training partner and NSDC	→	Training Agency and NSDC
Step 6	Stipend for training – NSDC	—	NSDC
Step 7	Distribution of e-voucher – MoMSME	→	MoMSME
Step 8	Toolkit delivery and redemption of e-voucher – India Post	→	India post
Step 9	Loan application and disbursement to beneficiary - SLBC	\rightarrow	SLBC
Step 10	Marketing support – National Committee for Marketing	→	National Committee for Marketing

PMV Application Process- Information & Documents

Basic Criteria's

Age should be 18+ as on date of Registration.

Registration and benefits shall be restricted to one member of the family

No family member should be a State/Central Government Employee

Beneficiaries should not have availed loans under similar credit-based self-employment/ business development schemes e.g. PMEGP, PM SVA-Nidhi, Mudra, etc. of any Govt. of India or State scheme in the past 5 years (self-declaration, due diligence by banks).

Self-declaration that he is in trade of family profession acquired through guru-shishya tradition

Documents required to be submitted /uploaded

Aadhaar Linked to Mobile

Biometric Identification with Thumb Impression/ Eye retina Method

Biometric Identification with Thumb Impression/ Eye retina Method

Mobile linked to Bank Account

Self Bank account details with IFSC & UPI Code

Pan Card (Optional), Ration Card, Aadhaar Card (Optional)

Trade Category details

Family member details (With Aadhaar numbers-Compulsory)

Applications will be done through online method primarily from Common Service Centers (CSCs) across States/Uts

PMV- Capacity Building & Training

Duration: Basic training shall be of 5 days, consisting of 40 hours of training. Whereas, the advanced training shall be of 15 days,

consisting of 120 hours of training.

Sr. No	Basic Skill Training Components	Estimated Hours of Learning	
	Initial Skill Assessment at Day 1		
1	Overview of the PM Vishwakarma Scheme	02-03 Hours	
2	Exposure to modern tools	15 Hours	
3	Digital, Financial and Soft skills	05 Hours	
4	Entrepreneurship skills and availing credit support	05 Hours	
5	Branding and Marketing	05-08 Hours	
6	Design thinking and embedding innovations/ new technologies	05-08 Hours	
45 Min. Skill Assessment, Practical test conducted at Day 6			

Course content

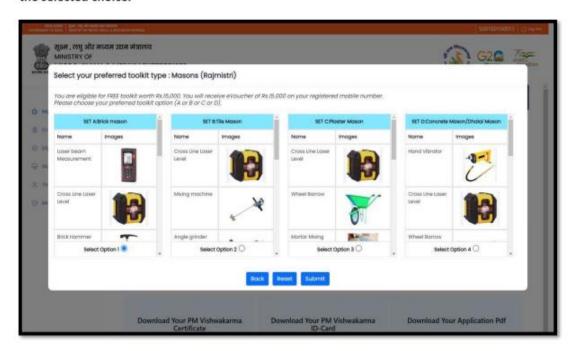
- Understanding latest technologies in their trade and in their intended market.
- > Usage of modern tools and equipment.
- > Employability skills.
- Digital and financial literacy: Adopting digital transactions and enabling marketing support for them via digital platforms.
- Utilization of credit support under the scheme, for e.g., tools/equipment they can purchase with the loan.
- > Entrepreneurship.
- Vishwakarmas shall be briefed about benefits of undergoing advanced training, with respect to their trades and income enhancement.
- Vishwakarmas shall also be briefed about the Skilling ecosystem and possibilities of participating in the same.
- Training material supported by audio-visual content to be provided

Procedure for artisans and NSDC instructor to select tool kit type option (Contd.)

Step 5: Select "Choose FREE Rs. 15000 Toolkit e- Voucher". Only Successfully Registered be able to choose tool kit type options.



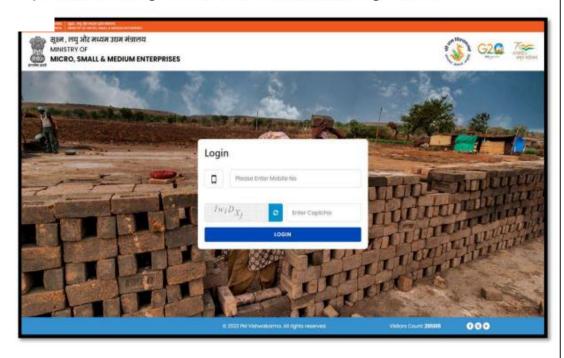
Step 6: Select the required tool kit type from the available options. User can Click on "Back" button if they want to submit the tool kit type option later or click in "Reset" button to clear the selected choice.



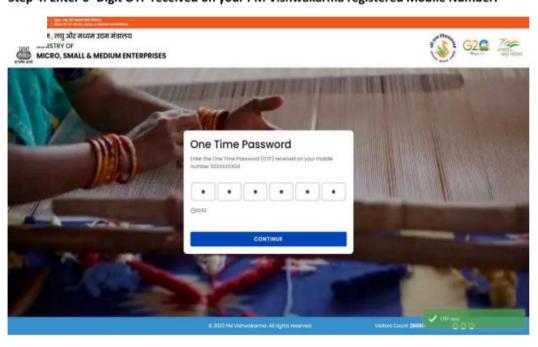
Source: PMV Guideline & Portal

Procedure for artisans and NSDC instructor to select tool kit type option

Step 3: Enter Artisans registered mobile number and click on "Login" button.



Step 4: Enter 6- Digit OTP received on your PM Vishwakarma registered Mobile Number.



Mobilization

- Information of successfully registered candidates to flow from MSME portal to the Skill India Digital portal.
- It is the responsibility of the TC to get in touch with the registered Vishwakarma and bring him for training. The details of the Vishwakarma's will be available on PM Vishwakarma portal.
- The Common Service Centre (CSC) have been engaged to ensure awareness of the skill upgradation and ensure that the Vishwakarma are brought to the nearest training center for training after successful verification.
- Information of successfully registered candidates shall also be shared with District Implementation Committee (DIC), and the Regional Directorate of Skill development and Employment (RDSDE).

Basic Training & Payout to Vishwakarma

Duration: Basic training shall be of 5 days, consisting of 40 hours of training. Whereas, the advanced training shall be of 15 days, consisting of 120 hours of training.

Course content:

- Understanding latest technologies in their trade and in their intended market.
- 2. Usage of modern tools and equipment.
- 3. Employability skills.
- 4. Digital and financial literacy: Adopting digital transactions and enabling marketing support for them via digital platforms.
- 5. Utilization of credit support under the scheme, for e.g., tools/equipment they can purchase with the loan.
- 6. Entrepreneurship.

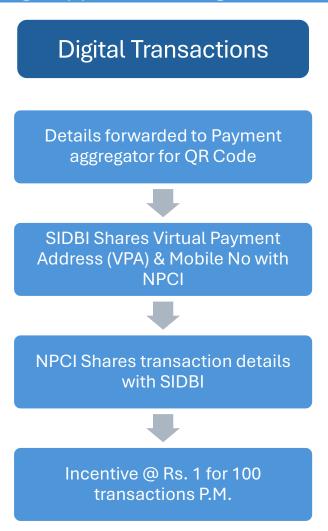
S.N.	Payout Type	Beneficiary	Amount (INR)
1	Toolkit Incentive	Vishwakarma	15,000 (E-Voucher)
2	Stipend	Vishwakarma	500 per day for 6 days
3	Transportation	Vishwakarma	1,000

PMV-Credit Process Flow

- National Payment Corporation of India (NPCI) for Verification of bank account details
- SIDBI Credit Information report through Application Programme Interface (API)

Credit Loan Application forwarded to bank (After basic Skill Training) Sanction of loan Guarantee Coverage by **CGTMSE** Disbursement of loan **Interest Subvention amount** disbursed to bank

Source: PMV Portal & Guideline





Marketing Linkages and Support



