



सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
MINISTRY OF
MICRO, SMALL & MEDIUM ENTERPRISES

सत्यमेव जयते

PM VISHWAKARMA EXPLAINER, 2026

Government of Andhra Pradesh



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1. Introduction

1.1 About scheme

Government of India launched PM Vishwakarma, a Central Sector Scheme aimed at supporting traditional artisans and craftspeople through **recognition, skill upgradation, toolkit support, credit linkage, digital enablement and market access**.



Figure 1 Key components of PM Vishwakarma Scheme

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 and services.
- 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 Vishwakarmas.
- To provide a platform for **brand promotion and market linkages** to help them access new opportunities for growth.

1.2 Eligibility

An individual artisan must fulfil the following conditions to be eligible under PM Vishwakarma:

- The beneficiary must be engaged in one of the trades notified under the scheme
- The artisan must be self-employed in the unorganised sector
- The artisan should be working with hands and tools, and not engaged in factory-based or large-scale mechanised production
- The beneficiary must be above 18 years of age at the time of registration
- The beneficiary should not have availed similar benefits under other Central Government schemes for the same purpose

- The beneficiary's family should not have a member employed in a government service
- Beneficiary should be engaged in the below mentioned 18 trades notified by Government of India

18 Trades Covered	Carpenter	Boat Maker	Armourer	Blacksmith	Hammer and Tool Kit Maker	Locksmith
	Goldsmith	Potter	Sculptor, Stonebreaker	Cobbler (Shoemaker/ Footwear artisan)	Mason	Basket/Mat/ Broom Maker/ Coir Weaver
	Doll & Toy Maker (Traditional)	Barber	Garland Maker	Washerman	Tailor	Fishing Net Maker

Figure 2 Notified trades

S.No	Trade	Description
1	Carpenter	Artisans and craftspeople who work with their hands and tools to make/assemble wooden products or alter/repair wooden fixtures.
2	Boat maker	Artisans and craftspeople who work with their hands and tools to make, assemble, alter and/or repair wooden boats.
3	Armourer	Artisans and craftspeople who manufacture, repair or service various types of arms like swords, shields, knives, helmets, etc. using hands and traditional tools.
4	Blacksmith	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.
5	Hammer and Tool Kit Maker	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.
6	Locksmith	Artisans and craftspeople found in small roadside stalls or travelling in streets who use hands and traditional tools like cutter, hammer, needle, threads, etc., to assemble, install and repair locks.
7	Sculptor (Stone Carver, Stone Breaker)	Artisans and craftspeople who work with their hands and tools to carve, break or shape stones into three-dimensional artworks.
8	Goldsmith (Sonar)	Goldsmiths/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.

S.No	Trade	Description
9	Potter	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.
10	Cobbler	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.
11	Masons	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.
12	Basket/ Mat/ Broom Maker/ Coir Weaver	Basket Makers are artisans and craftspeople who weave pliable materials in order to make different types of baskets in the unorganised sector. Mat Makers/Coir Weavers are artisans and craftspeople who weave coir and bamboo materials to make items such as Baskets, Mats, etc. Broom Makers are 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	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	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	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	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.
17	Tailor	Artisans and craftspeople who work with their hands using sewing machine, scissors, buttons,

S.No	Trade	Description
		fabrics, threads, needles, etc. to stitch and alter various dresses/garments.
18	Fishing Net Maker	Artisans and craftspeople who work with hands in 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

1.3 Beneficiary journey

PM Vishwakarma follows a step-by-step process to ensure that artisans and craftspeople receive timely and coordinated support under the Scheme. The process flow below provides a clear snapshot of the beneficiary journey and shows how different institutions and systems work together to deliver Scheme benefits efficiently.

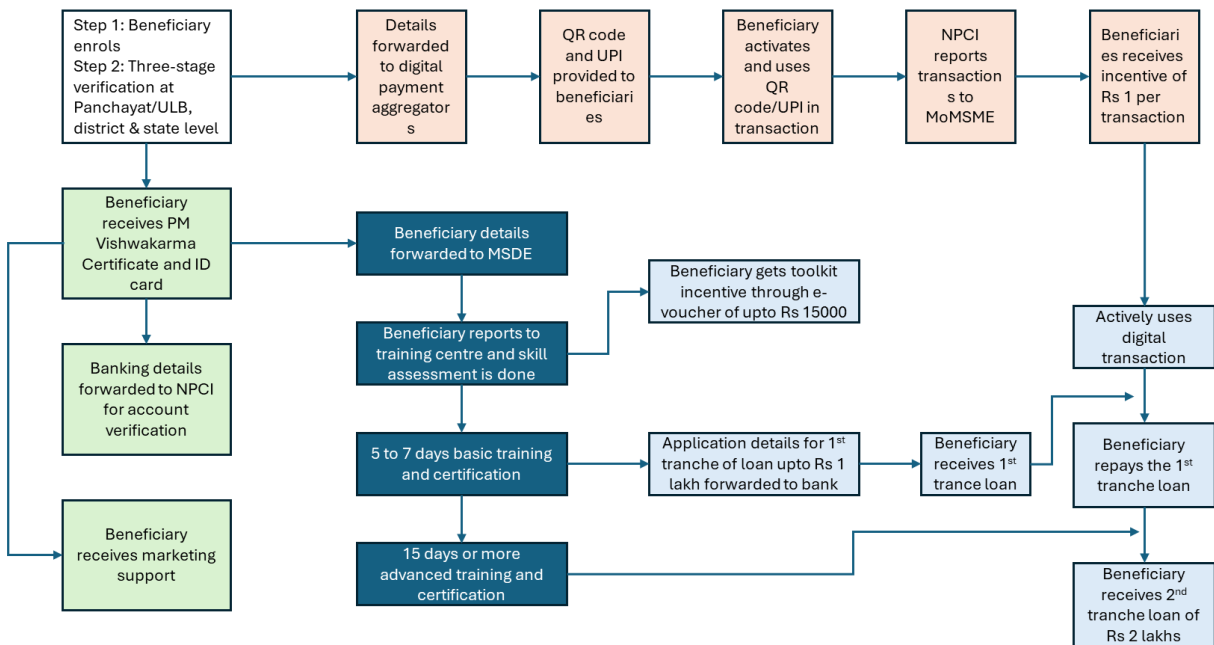


Figure 3 Beneficiary journey

1.4 Stakeholders at a glance

S.No.	Process	Stakeholder
1	<ul style="list-style-type: none"> Beneficiary enrolls through 	<ul style="list-style-type: none"> Common Service Centre Mee seva centres
2	<ul style="list-style-type: none"> Registration and verification process by 	<ul style="list-style-type: none"> Gram Panchayat/Urban Local Body District Implementation Committee Screening committee
3	<ul style="list-style-type: none"> Skill assessment Basic training and certification 	<ul style="list-style-type: none"> Ministry of Skill Development & Entrepreneurship

S.No.	Process	Stakeholder
	<ul style="list-style-type: none"> Advanced training and certification 	
4	<ul style="list-style-type: none"> Delivery of toolkit 	<ul style="list-style-type: none"> India post MoMSME
5	<ul style="list-style-type: none"> Loan processing 	<ul style="list-style-type: none"> Bank preferred by beneficiary CGTMSE
6	<ul style="list-style-type: none"> Issue of QR code and digital incentive 	<ul style="list-style-type: none"> NPCI MoMSME

1.5 Institutional Framework (Central, State and District)

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.

- 1. National Steering Committee (NSC)** - is the Apex Committee constituted by the MoMSME. The NSC is 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 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.
- 2. State Monitoring Committee (SMC)** – is responsible for operational implementation and monitoring of the Scheme at the state level, it will also act as a bridge between NSC and field level setup.

Functions of SMC:

- 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 PM Vishwakarma Scheme.
- SMC will monitor and oversee the progress made on beneficiary registrations, incentive disbursement, credit facilitation at state level in coordination with related Implementing agencies (IA).
- The committee will make representation from the state in the National Steering Committee meetings, to update on the progress made and also seek assistance in cases, where bottlenecks are identified or where specific need is identified.
- The committee through DIC and field level agencies will ensure maximum promotion of the scheme and related benefits to the scheme beneficiaries.
- Powers to constitute a screening committee for the purpose of validation and approval of beneficiary registrations forwarded by DICs.
- Composition of the State Monitoring Committee

S.No	Member Designation	Role
1	Spl. CS/ Prl. Secy./Secy., to Government Industries & Commerce Department	Chairman/State Nodal Officer
2	Commissioner of Industries	Member Convener
3	Spl. CS/ Prl. Secy./Secy., to Government, Municipal Administration & Urban Development Department	Member
4	Spl. CS/ Prl. Secy./Secy., to Government, Panchayat Raj & Rural Development Department.	Member
5	Spl. CS/ Prl. Secy./Secy., to Government, ITE&C Department	Member
6	Spl. CS/ Prl. Secy./Secy., to Government, LFB & IMS Department	Member
7	Managing Director, AP State Skill Development Corporation	Member
8	Representative of M/o MSME, Gol - Development & Facilitation Officer	Member
9	Convener, SLBC	Member
10	Regional Director, Ministry of Skill Development and Entrepreneurship	Special Invitee

3. **District Implementation Committee (DIC)** -shall be responsible for the actual roll-out and implementation of the Scheme at field level and will coordinate with Development and Facilitation Officers (DFOs) of MOMSME, State Government and other committees. DIC shall also furnish details on targets and achievements periodically.

Functions of SMC:

- Verification of beneficiary registrations received from Gram panchayat or ULB.
- Mobilization of registered beneficiaries for Basic and Advanced Training as applicable.
- Furnish details on targets and achievements periodically to SMC.
- Support in on-ground monitoring of Scheme performance through monitoring visits and highlight areas of concerns (if any) to the SMC.
- Work in coordination with MSME associations, Implementing Agencies (IA) to promote scheme outreach at grassroots level and identification of target beneficiaries.
- Composition of the District Implementation Committee:

S.No	Member Designation	Role
1	District Collector	Chairman
2	General Manager/ District Industries Officer (DIO), DIC Convener	Member
3	Municipal Commissioner of District Headquarters	Member

S.No	Member Designation	Role
4	Project Director, DRDA and District Panchayat Officer	Member
5	Representative of MSME-DFO	Member
6	District Skill development officer (DSDO), APSSDC	Member
7	Lead District Manager (LDM)	Member
8	District In-charge, Village Secretariat Ward Secretariat (VSWs) Department	Member
9	Two/Three practitioners/ domain experts to be co-opted by the District Implementation Committee on honorary basis, with prior approval of National Steering Committee.	Member

1.6 Conclusion

PM Vishwakarma is a comprehensive Scheme and its effectiveness depends on the timely progression of beneficiaries through defined stages and on close coordination among multiple stakeholders at the Central, State, District, and field levels.

This chapter has outlined the Scheme overview, eligibility, beneficiary journey, key stakeholders, and institutional framework to establish a common understanding for all implementing and facilitating agencies. The subsequent chapters build on this foundation by detailing operational processes, stakeholder responsibilities, and implementation mechanisms required for effective and uniform execution of PM Vishwakarma.

FAQs

What is PM Vishwakarma Scheme?

PM Vishwakarma is a Central Sector Scheme to support traditional artisans and craftspeople through recognition, skilling, toolkit support, credit, digital enablement, and market access.

Who can benefit from this scheme?

Self-employed artisans engaged in notified traditional trades, working with hands and tools in the unorganised sector, are eligible.

Is registration under PM Vishwakarma mandatory to receive benefits?

Yes, only registered and verified beneficiaries are eligible to access scheme benefits.

Can more than one member from a family apply?

No, only one artisan per family is eligible under the scheme.

What are the main benefits covered under PM Vishwakarma?

Certification, skill training, toolkit incentive, collateral-free credit, digital incentives, and market linkage support.

2. The process of availing under PM Vishwakarma Scheme

The registration process under the PM Vishwakarma Scheme is carried out in three stages: **application**, **verification**, and **certification**. Each stage involves different stakeholders with defined roles and responsibilities. The step-by-step process for each stage is detailed below.

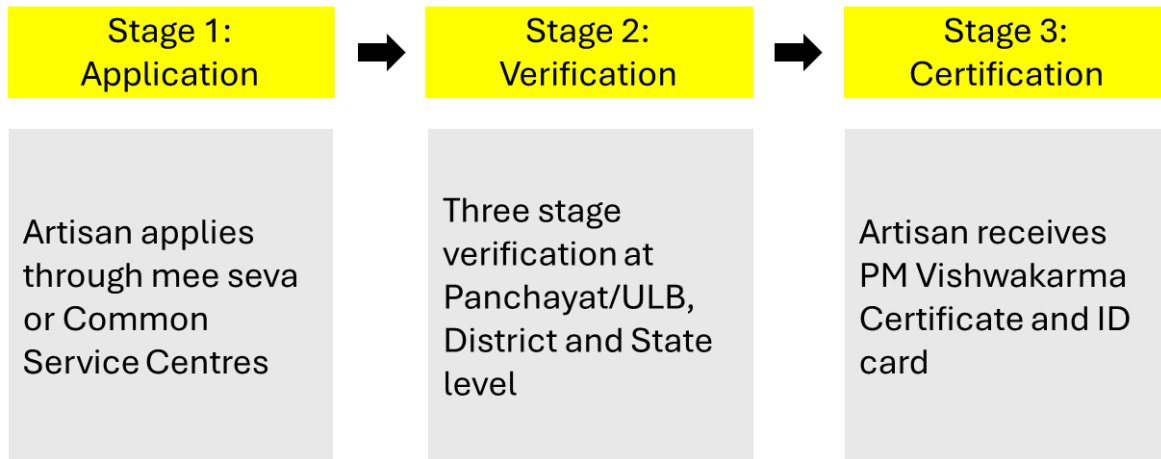


Figure 4 Three stage process to avail PM Vishwakarma scheme benefits

2.1 Stage 1: Application

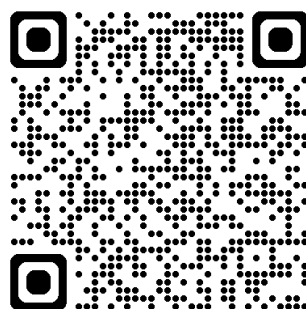
Application is carried out through a dedicated PM Vishwakarma digital portal, supported by field-level facilitation. Eligible traditional artisans engaged in notified trades are identified and mobilised through awareness campaigns, local outreach activities, and support from State/District authorities, Common Service Centres (CSCs), and other designated implementing agencies.

Application Process

1. Artisans can apply via PM Vishwakarma portal through:

- Common Service Centres (CSCs), or
- Mee seva centres
- Other authorised registration centres notified by the State/UT.

Guide for application procedure can be found here



2. Application process is carried out using Aadhaar-based authentication, ensuring unique identification of beneficiaries and avoidance of duplication. During registration, the artisan provides:

- Personal details
- Trade details (as per notified trade list)
- Bank account details for Direct Benefit Transfer (DBT)
- Aadhar Card
- Mobile number for communication
- Declaration regarding eligibility conditions (one artisan per family, non-government employment, non-duplication of benefits)

2.2 Stage 2: Verification

PMV application verification is conducted in three levels at local body level, district level and MSME DFO level

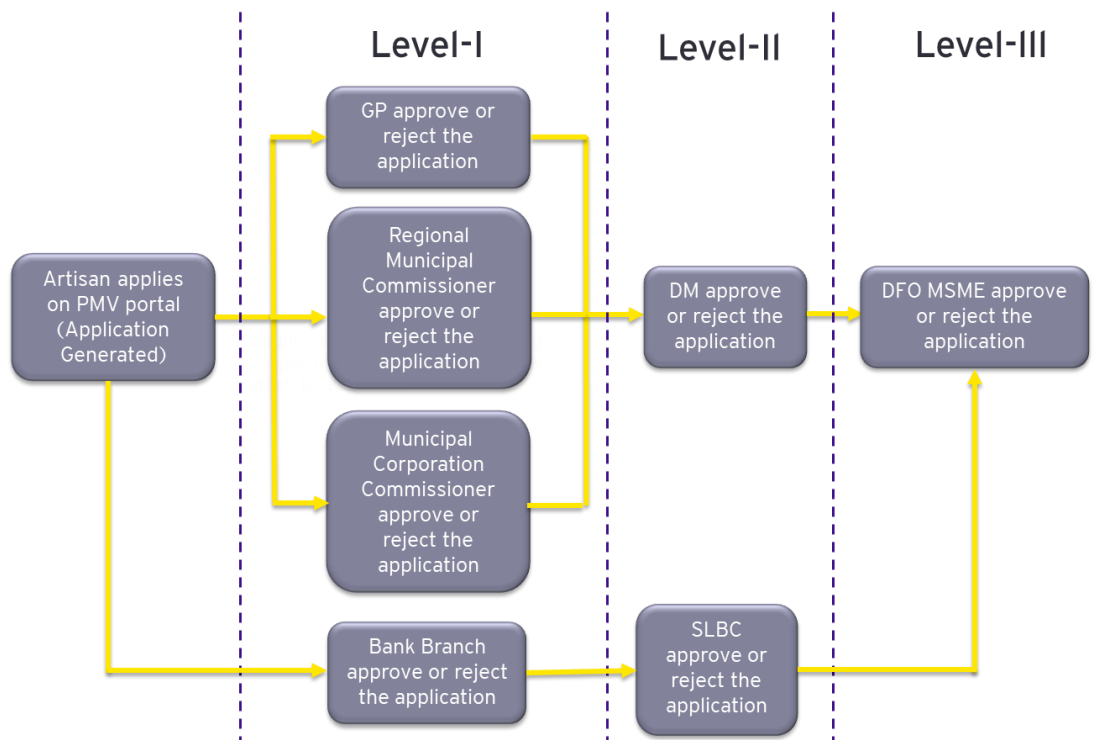


Figure 5 Three level verification workflow

Three-level verification and approval workflow

Under PM Vishwakarma, starting from beneficiary application to final approval, an artisan application on the PM Vishwakarma portal undergoes three level verification process

- **Level I:** Verification at the local level by the Gram Panchayat or Urban Local Body authorities (Municipal/Regional Municipal Commissioners), and where applicable, by the bank branch. Applications cleared at this stage move to next level.

- **Level II:** Scrutiny, which includes review by the District Magistrate and the State Level Bankers' Committee (SLBC).
- **Level III:** The final approval would be given by the Development and Facilitation Officer (DFO), MSME.

This multi-tier mechanism ensures due diligence, local validation, financial prudence, and administrative oversight before beneficiaries are formally registered and become eligible for scheme benefits.

2.3 Stage 3 – Certification

Upon successful verification and approval, a certificate and id card would be issued to the beneficiary



Figure 6 PM Vishwakarma certificate

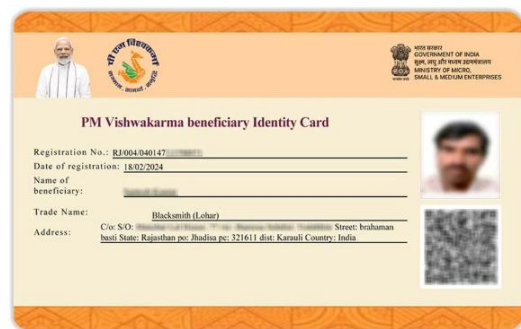


Figure 7 PM Vishwakarma ID card

This certificate serves as formal recognition of the artisan under the scheme and enables access to further benefits.

2.4 Conclusion

The process of availing benefits under PM Vishwakarma is structured as a clear, transparent, and multi-stage workflow to ensure that only eligible artisans are enrolled and supported under the Scheme. Completion of these stages results in the issuance of the PM Vishwakarma Certificate and ID Card, which formally recognizes the artisan and serves as the gateway for accessing subsequent Scheme benefits such as skilling, toolkit support, credit, digital incentives, and marketing assistance.

FAQs

What are the stages involved in availing PM Vishwakarma benefits?

The process includes application, verification, and certification.

Where can an artisan apply for registration?

Applications can be submitted through the PM Vishwakarma portal with support from CSCs, Mee Seva centres, or authorised centres.

Why is verification done at multiple levels?

Multi-level verification ensures eligibility, avoids duplication, and maintains transparency.

What happens after successful verification?

The beneficiary receives a PM Vishwakarma Certificate and ID card.

Can an application be rejected, and why?

Yes, applications may be rejected due to ineligibility, incorrect information, or duplication.

3. Skill Upgradation & Training Programmes

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.

3.1 Stages of training

1. Skill Assessment: Pre-Assessment will be conducted on Day – Zero for candidates and the qualified / certified candidates will move to basic training
2. Basic Training: 5 days training for skill assessed candidates to formalize their traditional skills through exposure to modern tools and entrepreneurship followed by final assessment. Banker will take a session on one of the days during the basic training program
3. Advanced Training: 15 days training for interested basic training certified candidates to enable the Vishwakarma's to expand into an enterprise from self-employment.

3.2 Stakeholder at a glance

S.no	Process	Stakeholder
1.	Mobilisation	CSC, Mobilisation Agency and TP/TC
2.	Conduct of training	Training Partner
3.	Stipend disbursement	MSDE (NSDC)
4.	Transportation Conveyance disbursement	MSDE (NSDC)

3.3 Payouts to Beneficiary / Candidate:

S.no	Components	Description
1.	Stipend / Wage Compensation – Through Direct Benefit Transfer (DBT)	Rs. 500 Per Day (Rs.3000 for 6 days including final assessment day)
2.	Transportation / Conveyance – Through Direct Benefit Transfer (DBT)	Rs. 1000 (One Time)

3.4 Payout for the sector skill council

S.No	Cost Head	Cost Per Candidate
1.	Assessment Fee for Pre-Assessment (Day Zero)	Rs. 600
2.	Assessment Fee for Basic Training and Advanced Training	Rs. 600

FAQs

Is training compulsory for all beneficiaries?

Basic training is mandatory to access certain benefits like toolkit and credit.

What types of training are provided?

Skill assessment, basic training, and optional advanced training.

Do beneficiaries receive any financial support during training?

Yes, stipend and transportation allowance are provided through DBT.

Who conducts the training programmes?

Training is conducted by authorised training partners under NSDC/MSDE.

How does training help artisans?

Training improves skills, productivity, entrepreneurship capacity, and readiness for enterprise growth.

4. Toolkit Incentive & Technology Support

4.1 Overview of Toolkit Support

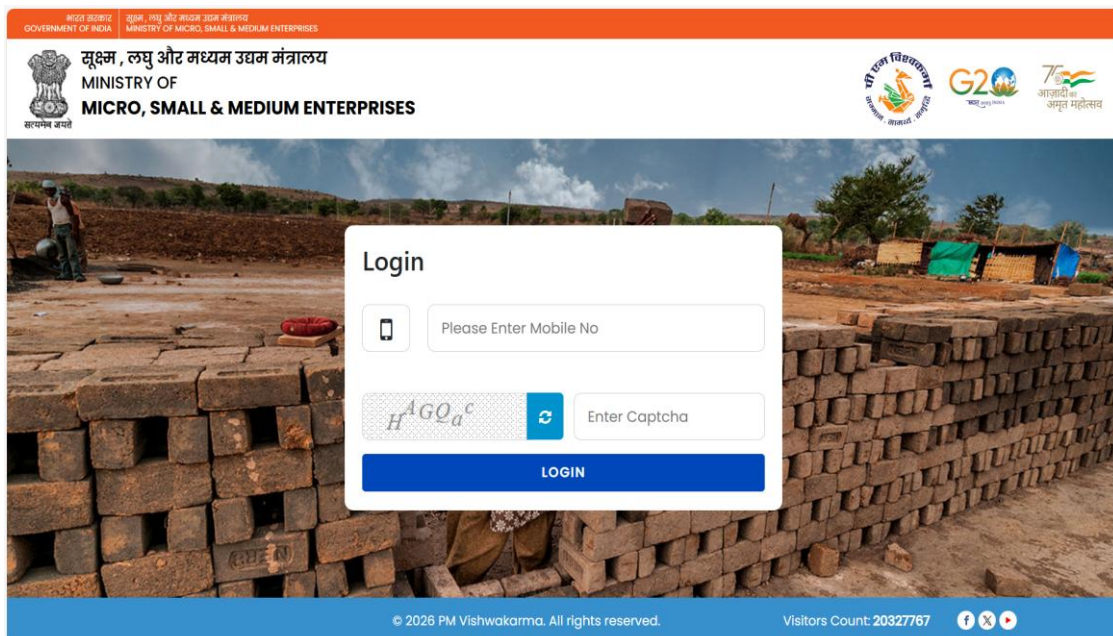
Toolkit Support under PM Vishwakarma is a core intervention aimed at enhancing the productivity, quality, and efficiency of traditional artisans and craftspeople engaged in family-based occupations.

4.2 How to get Toolkit

- After registration on the PM Vishwakarma portal, the beneficiary undergoes skill assessment conducted at the start of Basic Training.
- Upon successful skill assessment, a toolkit incentive of up to ₹15,000 is approved for the beneficiary.
- The approved incentive is disbursed digitally via e-RUPI/e-voucher, which can be redeemed only at designated centres to procure improved toolkits.
- The toolkit will be delivered via post office; beneficiary can track the tool kit by using their individual login to the portal
- Beneficiaries receive a **digital guide and short video tutorials** to enable effective use of given tools.

4.3 Tracking toolkit

- Step 1: Login into beneficiary account by using mobile number and OTP



The screenshot shows the login interface of the PM Vishwakarma portal. At the top, there is a header with the Government of India logo and the Ministry of Micro, Small & Medium Enterprises. The main content area features a background image of a brick kiln. A white login form is centered on the page, containing a 'Login' title, a mobile number input field with a phone icon, a captcha field with a refresh icon, and a blue 'LOGIN' button. The footer includes the copyright notice '© 2026 PM Vishwakarma. All rights reserved.' and a visitor count of 20327767.

- Step 2: Click on the “track delivery of your tool kit”

My Application

- Credit Support
- Digital Incentive
- Skill Module
- Tool Kit
- Marketing Support

Choose FREE Rs.15000 Toolkit e-Voucher

Skill Training

Edit Your Application

Track Delivery of Your Certificate and ID Card

Track Delivery of Your UAP Certificate

Track Delivery of Your Toolkit ←

Click Here to Submit Your Feedback on Toolkit Delivery

Applicant Name Yarroju Jogachari	Application Status Successfully Registered.
Application Submitted Date 12/27/2023 10:14:08 AM	Application Number AP/001/203428/05453059
Selected Toolkit SET A	eVoucher Code 94ac0a69ccf1492635e3a7016dac66e9C600

- Step 3: Check the details of toolkit delivery status

















Track your order















Article No : MS018361075IN



















- Vja Railway Junction S.O**
9/11/2025 4:19:24 PM
Item Book
- Vja Railway Junction S.O**
9/11/2025 4:52:44 PM
Bag Dispatch
- K.P.Centre S.O**
9/19/2025 6:01:09 PM
Item Delivered (Addressee)





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4.4 Digital guide and video tutorials for using Toolkit

S.No	Trade	Link to tool kit explainer Telugu	English
1	Armour	Telugu 	English 
2	Barber	Telugu 	English 
3	Basket/Mat/Broom maker/ Coir Weaver	Telugu Basket Maker; Broom Maker;   Mat Maker; Coir Weaver  	English Basker Maker; Broom Maker;   Mat Maker; Coir Weaver  
4	Blacksmith	Telugu 	English 
5	Boat Maker	Telugu 	English 
6	Carpenter	Telugu	English

S.No	Trade	Link to tool kit explainer Telugu	English
			
7	Cobler	Telugu 	English 
8	Doll or Toy Maker	Telugu Glass toy maker  Soft toy maker 	English Glass toy maker  Leather toy maker  Soft toy maker  Wooden toy maker 
9	Fishnet Maker	Telugu 	English 
10	Garland Maker	Telugu 	English 
11	Goldsmith	Telugu	English

S.No	Trade	Link to tool kit explainer Telugu	English
			
12	Hammer and Tool kit maker	Telugu 	English 
13	Locksmith	Telugu 	English 
14	Masons	Telugu Brick Mason  Concrete Mason  Plaster Mason  Tile Mason 	English Brick Mason  Concrete Mason  Plaster Mason  Tile Mason 
15	Potter	Telugu 	English 
16	Sculptor	Telugu 	English 
17	Tailor	Telugu	English

S.No	Trade	Link to tool kit explainer Telugu	English
			
18	Washerman	Telugu 	English 

FAQs

What is the toolkit incentive under PM Vishwakarma?

A financial incentive of up to ₹15,000 to procure improved tools relevant to the artisan's trade.

How is the toolkit incentive provided?

Through e-RUPI/e-voucher redeemable at designated centres.

Can beneficiaries choose their own tools?

Tools are trade-specific and selected as per approved toolkit guidelines.

How is the toolkit delivered to beneficiaries?

Toolkits are delivered through India Post and can be tracked on the portal.

Is training provided on how to use the toolkit?

Yes, digital guides and video tutorials are provided in multiple languages.

5. Credit Support

Under the PM Vishwakarma scheme, eligible traditional artisans and craftspeople are provided collateral-free credit support to strengthen their livelihoods and enterprises.

- Beneficiaries can initially avail a first tranche **loan of up to ₹1 lakh**, followed by a second tranche of **up to ₹2 lakh** upon successful repayment of the first loan.
- The credit is offered at a concessional interest rate of **5% per annum**.
- The loan carries a repayment period of up to **18 months** for the first tranche and up to **30 months** for the second tranche, with affordable monthly EMIs.

Key Points to Note
<ol style="list-style-type: none">1. 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.2. No collateral will be required to avail the loan from a Lending Institution/ Bank under the PM Vishwakarma Scheme.3. Beneficiary can submit PAN and Aadhar for verification process.4. Credit information report will be required for those who have a credit history.5. In case of a beneficiary doesn't have a credit history, the credit information report is not required.6. No prepayment penalty will be charged from artisans and craftspeople after 6 months of loan disbursement.7. The beneficiaries will be eligible for first Loan Tranche on completion of 5-7 days Basic Training provided by MSDE.8. The second Loan Tranche will be available to skilled 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.9. The beneficiary will be eligible for the second tranche loan when the first tranche loan is fully repaid. Further, the second loan will not be granted before six months of the disbursement of first tranche loan.10. The beneficiary can track their loan status in the portal with Individual login

5.1 Process

The loan availing process under PM Vishwakarma is designed to be simple, digital, and artisan-friendly, with facilitation support at the field level. Beneficiary can login in the PM Vishwakarma portal by using their mobile number and OTP, fill in the form and apply for loan

- Step 1: Login by using mobile number and OTP



- Step 2: Fill the form and submit

MICRO, SMALL & MEDIUM ENTERPRISES
 GOVERNMENT OF INDIA

सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
 MINISTRY OF
 MICRO, SMALL & MEDIUM ENTERPRISES

70th Anniversary
 75th Anniversary
 G20

Log Out

Credit Support

Get Collateral Free Loan

Do You Want Credit Support ?

Rs 1 Lac in 1st tranche with 5% interest to be paid in 18 months.
 Rs 2 Lac in 2nd tranche with 5% interest to be paid in 30 months and after repayment of 1st tranche.

Enter Amount Required upto Rs.1 lac (1st Tranche)

Minimum Rs. 50,000/-

Select Preferred Bank to take loan *

Loan Purpose :
 (You can Select Multiple if apply)

Purchase of Equipments
 Working Capital / Operating Expenses
 Business Expansion

Existing Loan Outstanding (Optional)

Bank/Lending Institution

Outstanding Amount (in Rs.)

Monthly EMI Amount (in Rs.)

Marketing Support

Please select the Marketing Support question that apply(ies) to your business expansion (You May Select multiple field options)

Onboard your product/ service on E- Commerce platform?

Quality Certification Required ?

Participate In Exhibitions And Trade Fairs ?

Logistics support Required ?

Brand Building Support Required ?

[Back](#)

[Submit](#)

FAQs

What type of loan is available under PM Vishwakarma?

Collateral-free enterprise development loans at concessional interest rates.

How much loan can a beneficiary avail?

Up to ₹1 lakh in the first tranche and ₹2 lakh in the second tranche.

Is collateral or guarantor required?

No, loans are provided without collateral.

What is the interest rate on PM Vishwakarma loans?

The effective interest rate for beneficiaries is 5% per annum.

How can beneficiaries track their loan application status?

Through individual login on the PM Vishwakarma portal.

6. Digital Enablement of Vishwakarma Artisans

6.1 Digital Transactions & UPI Adoption

PM Vishwakarma promotes adoption of digital transactions, especially UPI-based payments, to reduce cash dependency and improve financial traceability. Beneficiaries are encouraged to receive and make payments digitally through bank accounts linked with Aadhaar. To incentivize adoption, a cashback of Re.1 per eligible digital transaction (up to 100 transactions per month) is provided via DBT. Digital transaction history also helps build credit profiles, enabling easier access to institutional finance and future loan eligibility.

6.2 Integration with e-Commerce

The scheme facilitates integration of Vishwakarmas with platforms such as GeM, ONDC, and other e-commerce portals. Artisans are supported in onboarding, cataloguing products, pricing, and logistics. This integration enables access to government procurement, digital marketplaces, and wider customer bases.

Sno.	Process	Stakeholder
1	Identification of eligible PMV artisans for e-com platforms	DIC
2	Product profiling of artisans	DIC
3	Mobilisation of artisan for training related to e com platforms	DIC
4	Onboarding workshops	DIC
5	Handholding support	DIC

7. Market Linkages & Enterprise Development

7.1 Local, National, and Export Market Opportunities

PM Vishwakarma aims to connect artisans with diversified markets at local, national, and international levels. While local markets provide immediate livelihood opportunities, national and export markets enable value realization and scale. The Scheme supports market access through exhibitions, digital platforms, and institutional buyers, ensuring artisans transition from subsistence activity to sustainable enterprise models.

Sno.	Process	Stakeholder
1	Identification of eligible and interested artisans for national, state and regional exhibitions	DIC
2	Product profiling of artisans and creation of data base of	DIC
3	Information dissemination and facilitation	DIC

7.2 Convergence with ODOP and Cluster Programmes

The Scheme converges with One District One Product (ODOP) and other cluster-based initiatives to strengthen collective production and branding. This convergence helps align Vishwakarma trades with district-specific strengths, shared infrastructure, common facilities, and focused market promotion, leading to economies of scale and improved competitiveness.

8. Important contacts

8.1 District Industries Centre

Sl. No	District Industries Centre	Office Phone No	E-Mail	Office Address
1	Srikakulam	9848451408	gmdic.skm@ap.gov.in, gmdic.sklm@gmail.com	District Industries Officer, District Industries Centre, Near Government Hospital Junction, Beside Government ITI, Balaga, Srikakulam- 532 001.
2	Vizianagaram	9440397127	gmdic.vzm@ap.gov.in, dicvizianagaram@gmail.com	District Industries Officer, District Industries Centre, 1st Floor, APIIC Building, Industrial Estate, VT Agraharam, Vizianagaram – 535 001.
3	Visakhapatnam	9640909819, 9440754254	gmdic.vsp@ap.gov.in, dicvizag@gmail.com	District Industries Officer, District Industries Centre, Industrial Estate, Visakhapatnam-530 007.
4	East Godavari	9440268563, 7997952421	gmdic.egd@gmail.com, gmdic.egd@ap.gov.in	District Industries Officer, District Industries Centre, Youth Training Centre Building, Beside MRO Office, Bommuru, Rajahmundry Rural-533 125, East Godavari.
5	West Godavari	9959256522 9441200000	dic.bhimavaram@gmail.com	District Industries Officer, District Industries Centre, Collectorate Compound, 1st Floor, Chaitanya Engineering College, Gunupudi, 7th Ward, Bheemavaram – 534 203, West Godavari.
6	Krishna	9989092288	gmdickrishna@gmail.com gmdic.krs@ap.gov.in	The District Industries Officer, District Industries Centre, Door No 17/259-1 Sidimbivari Agraharam Opp: Shivalayam Edepalli, Machilipatnam, Krishna District-521002
7	Guntur	9640909823	dicguntur@gmail.com, gmdic.gtr@ap.gov.in	District Industries Officer, District Industries Centre, Nagarampalem, Opposite Collectorate, Beside Head Post Office, Guntur-522004
8	Prakasam	9640909824 9912800000	gmdic.pkm@ap.gov.in, gmdicpksm@gmail.com	District Industries Officer, District Industries Centre, Opp : Rajamma Hospital, Above Indian Bank, Santhapeta, Ongole- 523 001, Prakasam.
9	S.P.S.R. Nellore	9849770677 8886600000	gmdic.nlr@ap.gov.in, gmdicnlr1@gmail.com	District Industries Officer, District Industries Centre, A.K. Nagar, Industrial Estate, Nellore – 524 004.

Sl. No	District Industries Centre	Office Phone No	E-Mail	Office Address
10	Chittoor	7013546361	gmdicchittoor@gmail.com , gmdic.ctr@ap.gov.in	District Industries Officer, District Industries Centre, Old DCC Bank Premises, 2-1244, Puttur Road, Nalanda Nagar, KR Palli, Chittoor – 517 001.
11	YSR	7013141544	gmdic.kadapa@gmail.com, gmdic.kdp@ap.gov.in	District Industries Officer, District Industries Centre, Nagarajupeta, Beside Officers Club, Kadapa – 516 001, YSR.
12	Anantapuram	9949219667	gmdic.atp@ap.gov.in , gmdic.antp@gmail.com	District Industries Officer, District Industries Centre, Adimurthy Nagar, Ananthapuramu-515 001.
13	Kurnool	7093024549	gmdic.knl@ap.gov.in , dickurnool@gmail.com	District Industries Officer, District Industries Centre, B- Camp, Near Silver Jubilee College, Kurnool – 518 002.
14	Parvathipuram Manyam	9440121232	diodicmanyam@gmail.com	District Industries Officer, District Industries Centre, H.No. 280, 1st Floor, YKM Colony, Opp : YTC Building, Parvathipuram – 535 501, Manyam.
15	Alluri Seetharama Raju	9494448115	diodicpdr@gmail.com	District Industries Officer, District Industries Centre, Old ITDA Building, Paderu – 531 024, Alluri Seetharama Raju.
16	Anakapalli	8074445603	dicanakapalli@gmail.com	District Industries Officer, District Industries Centre, Plot No. 44, KNR Peta Post, Industrial Park, Anakapalli – 531 019.
17	Kakinada	9392727614 9440300000	gmdic.kakinada@gmail.com	District Industries Officer, District Industries Centre, Ramanayyapeta, Kakinada – 533 005.
18	Konaseema	8121010239	dickonaseema@gmail.com	District Industries Officer, District Industries Centre, Room No. 105, 106, Amalapuram, Institute of Management Sciences & College of Engineering (AIMS), Main Road, Mummudivaram-533 216, Konaseema.
19	Eluru	9490196506 9640900000	diodiceluru@gmail.com	District Industries Officer, District Industries Centre, Beside More Super market, Narasimharao Peta, Eluru – 534 006.
20	NTR	9885729555	diodicntrdistrict@gmail.com	District Industries Officer, District Industries Centre, B2, Industrial Estate, Vijayawada – 520 007.
21	Bapatla	8897470131 7997900000	diobapatla@gmail.com	District Industries Officer, District Industries Centre, D.No. 4-2-165/10, 2nd Lane, Moparthyvari Nilayam, Vidyanagar, Bapatla – 522 101.

Sl. No	District Industries Centre	Office Phone No	E-Mail	Office Address
22	Palnadu	9640909824 9912800000	diopalnadu@gmail.com	District Industries Officer, District Industries Centre, 6th Floor, West Side Flats, Block No.1, Rajiv Swagruha Buildings, Lingamguntla, Narsarao peta – 522 603, Palnadu.
23	Tirupati	9849770677 8886600000	diodictirupati@gmail.com	District Industries Officer, District Industries Centre, A Block, 5th Floor, Room No. 505 to 508, Collectorate Building, Padmavathi Nilayam, Tiruchanoor – 517 503, Tirupathi.
24	Annamayya	9440012905 8309400000	dioannamayya@gmail.com	District Industries Officer, District Industries Centre, C/o. Girls Hostel for Minorities, Beside Rajiv Swagruha, Ground Floor, South Wing, Room Nos. 8,9,10, Rayachoti – 516 270, Annamayya.
25	Sri Satya Sai	9848611165	gmdicsss@gmail.com	District Industries Officer, District Industries Centre, Building No. 21, 22 & 23, Sri Sai Deenajanoddarana Building, Puttaparthi – 515 134, Sri Satya Sai.
26	Nandyala	9440519340	dicnandyal@gmail.com	District Industries Officer, District Industries Centre, BSNL Quarters, Block-B, 3rd Floor, Flat No.2, Bommala Satram, Nandyal – 518 502.

8.2 State Level Project Management Unit

Sl No	Name	Districts	Phone Number	Email ID
1	Bhanu Chandra	Vizianagaram Srikakulam Visakhapatnam A.S.R Polavaram Anakapalli West Godavari East Godavari	9640412185	bhanu9ey@gmail.com
2	Ayana Prasad	Konaseema Eluru Kakinada N.T.R Krishna Bapatla Gudur	8921499617	ayana.ey11@gmail.com
3	Narendar	Palnadu Prakasam	7396117253	narenderraj219@gmail.com

SI No	Name	Districts	Phone Number	Email ID
		Markapuram Nellore Kurnool Anantapur Prakasam		
4	Chakradhar B	Tirupati Chittoor Nandyala Sri Satya Sai Annamayya Madanapalle Y.S.R.Kadapa	9951688236	Venuchakri18@gmail.com



**THANK
YOU**



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