



KAMARAJ IAS ACADEMY
Only IAS Academy by Grandson of "Perunthalaivar Kamarajar"

PM Vishwakarma Yojana

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The PM Vishwakarma Scheme was **launched by the Centre on September 17**

PM Vishwakarma Scheme

The PM Vishwakarma Scheme boasts an impressive allocation of Rs 13,000 crore, **fully funded by the Central government.**

It aims to *benefit individuals predominantly from the OBC community engaged in traditional skills and crafts such as carpentry, gold-smithing, masonry, laundry services, and more.*

The scheme derives its name from Vishwakarma, a revered figure in Hindu mythology known as the architect of the gods.

- Vishwakarma was the **divine carpenter and master craftsman** responsible for crafting the gods' weapons, building their cities and chariots.
- He is considered the patron deity of workers, artisans, and artists.

Eligibility for the Scheme

Supported Sectors: The PM Vishwakarma Scheme extends assistance to families associated with 18 diverse sectors, including carpentry, boat making, blacksmithing, goldsmithing, pottery, and more.

Registration: Vishwakarma workers can register for free through Common Services Centres using the biometric-based PM Vishwakarma portal.

Features of the Scheme

Recognition: Workers will **receive recognition through the PM Vishwakarma certificate and ID** card.

Skill Upgradation: The scheme offers basic and advanced training to enhance skills.

Toolkit Incentive: Artisans receive a toolkit incentive of ₹15,000.

Credit Support: **Collateral-free credit support** is provided up to ₹1 lakh (first tranche) and ₹2 lakh (second tranche) at a concessional interest rate of 5%.

Digital Transactions: **Incentives for digital transactions** and marketing support are available.

Knowledge Enhancement: A toolkit booklet, available in 12 Indian languages with accompanying videos, helps workers stay updated on new technologies in their field.

Skill Training Stipend: Artisans can benefit from a stipend of Rs 500 for skill training and Rs 1,500 for purchasing modern tools.

Kamaraj IAS Academy

Plot A P.127, AF block, 6 th street, 11th Main Rd, Shanthi Colony, Anna Nagar, Chennai, Tamil Nadu 600040
Phone: **044 4353 9988 / 98403 94477 / Whatsapp : 09710729833**

Coverage:The scheme aims to cover five lakh families in the first year and 30 lakh families over five years.

Global Integration:It also seeks to integrate Vishwakarma into domestic and global value chains.

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