



The Ministry of MSME is implementing it's PM Vishwakarma Scheme in West Bengal in collaboration with the State Government

5.82 crore loans amounting to Rs. 3.55 lakh crore disbursed in the State of West Bengal Under the Pradhan Mantri Mudra Yojana (PMMY)

23 Host Institutes in West Bengal to provide financial support of up to a maximum amount of Rs. 15 lakh under the MSME Innovative Scheme

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PM Vishwakarma scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The scheme covers 18 trades, namely Carpenter, Boat Maker, Armourer, Metal Artisan, Tool Kit Maker, Locksmith, Goldsmith, Potter, Sculptor/Stone Worker, Cobbler/Footwear Artisan, Mason, Basket/Mat/Broom Maker, Toy Maker (Traditional), Barber, Garland Maker, Washerman, Tailor and Fishing Net Maker.

The implementation of PM Vishwakarma has commenced in the State of West Bengal following the issuance of a notification by the Government of West Bengal constituting the State Monitoring Committee and District Implementation Committees on 14.05.2026 for the roll-out of the Scheme in the State.

Under Pradhan Mantri Mudra Yojana (PMMY), a total of 5.82 crore loans amounting to Rs. 3.55 lakh crore have been disbursed since inception i.e. 08.04.2015 till 26.06.2026 in the State of West Bengal.

The Government has undertaken the following initiatives for potential women beneficiaries throughout the country including Sundarbans-based women entrepreneurs and fisherfolk:

- i. **Udyam Registration Portal (UR) and Udyam Assist Portal (UAP):** women owned enterprises registered are eligible to avail benefits under various schemes of the Ministry including access to Priority Sector Lending.
- ii. **Public Procurement Policy for MSEs:** Central Ministries and CPSEs are mandated to procure atleast 3% of their annual procurement from women owned Micro and Small Enterprises, thereby facilitating market access.
- iii. **Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE):** women owned Micro and Small Enterprises are eligible for enhanced guarantee coverage of upto 90% (as against 75% for others) and a 10% concession in the annual guarantee fee.

- iv. **PMEGP:** Women beneficiaries are categorized under Special Category and eligible for a higher Margin Money (MM) Subsidy rate of upto 35% and lower own contribution of 5% of project cost, compared to 25% MM Subsidy rate and 10% own contribution of project cost for beneficiaries under General category.
- v. **Skill Upgradation and Mahila Coir Yojana:** Women artisans engaged in the coir sector are provided with skill upgradation training under the Coir Vikas Yojana to enhance their employability and entrepreneurial capabilities.
- vi. **Procurement and Marketing Support (PMS) Scheme:** women entrepreneurs are provided financial assistance of upto 100% of the admissible expenditure for participation in domestic trade fairs, compared to 80% for other entrepreneurs.
- vii. **PM Vishwakarma Scheme:** women artisans engaged in any of the 18 notified trades are eligible for benefits including skill training, toolkit incentive, collateral free credit support, incentive for digital transactions and marketing support.
- viii. **Yashasvini Campaign:** Ministry undertakes awareness, handholding, mentorship and capacity building activities to facilitate access of existing and aspiring women entrepreneurs to various Government schemes and institutional support.

The Incubation Component of the MSME Innovative Scheme of the Ministry of MSME is aimed at promoting innovation, support new ideas, and facilitate the transformation of concepts into viable business ventures. It plays a crucial role in strengthening the MSME and thus, start-up ecosystem by nurturing early-stage ideas. It supports the process of incubation through Host Institutes (HI), which are academic institutions and Innovation centers acting as Business Incubators (BI) across the country. Currently, there are 23 Host Institutes (HI) in West Bengal and each approved idea is eligible for financial support of up to a maximum amount of Rs. 15 lakh.

This information was given by the Union Minister of State for MSME, Sushri Shobha Karandlaje in Lok Sabha as a written reply to a question today.

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