



# Pradhan Mantri Vishwakarma Yojana

## Why In News?

According to the information given by the Chhattisgarh Public Relations Department on December 24, 2023, under the 'PM Vishwakarma Kaushal Samman Yojana' launched by Prime Minister Narendra Modi, the eligible persons working in 18 areas in the state will get benefit.

## Key Points

- Under the 'PM Vishwakarma Kaushal Samman Yojana', a loan of Rs 3 lakh will be made available to the eligible people at 5 percent concessional interest rate. In the first phase, a loan of one lakh rupees will be given to the eligible persons, while in the second phase a loan of up to Rs 2 lakh can be taken.
- The beneficiaries will be given 5 -day basic training and 15 days or more advanced training after skill verification. There is a provision to provide daily allowance of Rs 500 in training. There is a facility to give a grant of Rs 15,000 as toolkit incentive. As an incentive for digital transactions, a maximum transaction of Rs 100 per month is fixed at Rs 1 per transaction.
- According to the information received from the District Trade and Industry Center, people working in 18 areas can avail it under this scheme. Among them, masons, barber, malacar, washerman, tailor, lock -making, carpenter, blacksmith, goldsmith, stone carrier, stone -breaking, cobbler/shoe maker, boat manufacturer, basket/mat/broom , Dolls and toy makers, hammer & toolkit manufacturer, include fishing net manufacturer.
- To avail this scheme, the eligible person can register on the PM Vishwakarma Yojana portal through the Choice Center. This will require Aadhaar, mobile number, bank details and ration cards.
- To take advantage of this scheme, age 18 years should be completed. Under the self -employment/business development schemes, the beneficiary has not taken loans under any government scheme in the last 5 years. Only one member of the family will be eligible under the scheme. The person working in government service and their family members will not be eligible for the plan.

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