

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1352**  
**TO BE ANSWERED ON MARCH 13, 2023**

**LOANS UNDER PM SVANIDHI**

**NO. 1352. MS. SUSHMITA DEV:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- (a) whether it is a fact that private sector banks account for only 1.77 per cent of the loans disbursed under the PM SVANidhi scheme, if so, plan of Government to incentivise these banks to increase the number of loans disbursed;
- (b) whether Government is aware that many vendors do not have a proper certificate of recommendation or any certificate of vending from the local bodies, despite multiple applications; and
- (c) if so, steps Government plans to take to ensure that these vendors can avail of the loans guaranteed under this scheme?

**ANSWER**

**THE MINISTER OF STATE IN THE**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**( SHRI KAUSHAL KISHORE )**

(a): The Private Sector Banks have disbursed 93,164 loans, which accounts for 2.21% of the total loans disbursed under PM Street Vendor's AtmaNirbharNidhi (PM SVANidhi) scheme as on 5<sup>th</sup> March, 2023. Ministry of Housing & Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint/independent separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme.

..2/-

(b) & (c): As per the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, the Urban Local Bodies (ULBs) have to conduct a survey for identification of Streets Vendors and issue Certificate of Vending (CoVs) and Identity (ID) Cards. All street vendors who have been issued CoVs/ ID Cards, and who were vending on or before 24 March, 2020 are eligible for benefits under PM SVANidhi Scheme. In addition, the vendors from surrounding development/peri-urban/rural areas, vending in urban areas, including those who have been left out of the ULB led survey, or who started vending after completion of the survey are also issued Letter of Recommendation (LoR) by the ULBs for the purpose of availing benefits under the Scheme.

\*\*\*\*\*