

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2280
TO BE ANSWERED ON DECEMBER 16, 2024

REPAYMENT OF LOANS UNDER PM-SVANIDHI SCHEME

NO. 2280. SHRI NEERAJ DANGI:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) the details in the category of best performing States under PM-SVANidhi scheme and the status of the State that has secured the first position, State-wise;
- (b) the details of the amount of loan disbursed under PM-SVANidhi scheme so far and the status of loan repayment by the beneficiaries;
- (c) the details of the total number of loans repaid under this scheme along with the capital, bank-wise; and
- (d) the details of fraud-related complaints against the agencies/companies disbursing loans under PM-SVANidhi scheme of Government and the details of the action taken by Government against these agencies?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)

- (a) All the States have been divided under three categories based on their size, i.e. Large States, Hilly & NE States and Small States & UT. Based on their size and categorization, each state has been provided a disbursement target against which their performance is measured and ranked. State-wise performance under PM SVANidhi scheme is at Annexure – I.
- (b) As on 08.12.2024, 94.31 lakh loans have been disbursed amounting to ₹ 13,422.16 Crore under the PM SVANidhi scheme. Out of 94.31 loans, 40.36 lakh loans have been repaid by street vendor beneficiaries. The loan term wise details of amount and repaid loans are provided as follows:

	No. of Loans Disbursed	Amount of Loans Disbursed (Rs. in Cr.)	No. of Loans Repaid
Loan Term - 1	67,48,899	6,716.21	33,25,847
Loan Term - 2	22,24,806	4,439.81	7,10,149
Loan Term - 3	4,57,650	2266.14	685
Total	94,31,355	13,422.16	40,36,681

- (c) Bank-wise details of total number of loans repaid under this scheme is at Annexure – II.
- (d) No fraud-related complaints have been received against the agencies/companies disbursing loans under PM-SVANidhi scheme.

ANNEXURE-I REFERRED TO IN REPLY TO PART (A) OF RAJYA SABHA UNSTARRED QUESTION NO. 2280 REGARDING “REPAYMENT OF LOANS UNDER PM-SVANIDHI SCHEME” TO BE ANSWERED ON DECEMBER 16, 2024.

STATEMENT SHOWING STATE – WISE PERFORMANCE UNDER PM SVANIDHI SCHEME

(As on 08.12.2024)

Large States						
Rank	State Name	Target	Eligible Applications	Applications Sanctioned	1st Loans Disbursed	% Target Achieved
1	Madhya Pradesh	7,55,160	10,13,697	9,00,686	8,80,166	117%
2	Uttar Pradesh	13,22,250	14,28,073	13,94,050	13,82,233	105%
3	Andhra Pradesh	3,38,625	3,56,661	3,51,005	3,48,544	103%
4	Karnataka	4,06,900	4,61,867	4,07,069	3,91,937	96%
5	Kerala	1,23,500	1,35,623	1,20,140	1,18,286	96%
6	Delhi	2,00,000	2,91,584	2,06,448	1,90,177	95%
7	Punjab	1,75,000	1,93,730	1,73,660	1,64,682	94%
8	Gujarat	5,20,000	5,66,098	4,85,587	4,75,035	91%
9	Maharashtra	9,24,000	10,13,729	8,90,424	8,43,276	91%
10	Chhattisgarh	1,06,250	1,19,341	92,595	88,573	83%
11	Bihar	1,61,000	1,96,173	1,35,901	1,27,581	79%
12	Telangana	5,37,500	4,45,433	4,27,313	4,25,149	79%
13	Haryana	2,20,800	2,70,232	1,79,850	1,64,992	75%
14	Jharkhand	1,18,750	1,16,846	86,745	85,044	72%
15	Rajasthan	2,64,500	2,60,965	2,00,699	1,84,042	70%
16	Tamil Nadu	5,88,000	5,25,217	4,01,639	3,97,615	68%
17	Odisha	96,600	80,768	66,201	63,261	65%
18	West Bengal	4,02,500	2,61,728	2,08,861	2,03,541	51%
Total		72,61,335	77,37,765	67,28,873	65,34,134	90%

Small States & UTs						
Rank	State Name	Target	Eligible Applications	Applications Sanctioned	1st Loans Disbursed	% Target Achieved
1	Puducherry	3,445	3,944	3,527	3,518	102%
2	Ladakh	533	533	468	462	87%
3	Daman Diu & Dadra and Nagar Haveli	2,795	2,246	2,219	2,199	79%
4	Andaman and Nicobar Islands	788	575	559	548	70%
5	Jammu and Kashmir	25,000	20,004	17,491	17,080	68%
6	Chandigarh	7,875	5,681	5,139	5,010	64%
7	Goa	3,278	1,749	1,600	1,566	48%
Total		43,714	34,732	31,003	30,383	70%
NE & Other Hilly States						
Rank	State Name	Target	Eligible Applications	Applications Sanctioned	1st Loans Disbursed	% Target Achieved
1	Sikkim	910	1,305	1,189	1,178	129%
2	Assam	1,09,159	1,29,434	1,21,145	1,20,125	110%
3	Meghalaya	4,140	5,112	3,913	3,839	93%
4	Uttarakhand	30,625	37,015	28,484	27,787	91%
5	Arunachal Pradesh	5,720	5,450	4,859	4,687	82%
6	Nagaland	4,375	5,400	3,456	3,404	78%
7	Tripura	7,500	6,638	5,607	5,530	74%
8	Himachal Pradesh	7,500	5,870	5,478	5,434	72%
10	Mizoram	4,025	3,171	2,649	2,574	64%
9	Manipur	17,500	10,595	9,868	9,824	56%
Total		1,91,454	2,09,990	1,86,648	1,84,382	96%
Grand Total		74,96,503	79,82,487	69,46,524	67,48,899	90%

Data Source: PMSVANidhi Portal

ANNEXURE-II REFERRED TO IN REPLY TO PART (C) OF RAJYA SABHA UNSTARRED QUESTION NO. 2280 REGARDING “REPAYMENT OF LOANS UNDER PM-SVANIDHI SCHEME” TO BE ANSWERED ON DECEMBER 16, 2024.

STATEMENT SHOWING BANK-WISE DETAILS OF TOTAL NUMBER AND AMOUNT OF LOANS REPAYED UNDER PM-SVANIDHI SCHEME

(As on 08.12.2024)

S. No.	Bank Name	Number of Loans Repaid	Amount of Loans Repaid (in Rs. in Cr.)
1	Bank Of Baroda	3,50,867	387.04
2	Bank Of India	2,68,463	313.16
3	Bank Of Maharashtra	74,344	84.21
4	Canara Bank	3,73,844	465.71
5	Central Bank of India	1,83,811	217.62
6	Indian Bank	2,39,083	267.23
7	Indian Overseas Bank	1,07,484	126.86
8	Punjab And Sind Bank	25,025	28.83
9	Punjab National Bank	2,69,351	307.65
10	State Bank of India	13,66,431	1,624.98
11	UCO Bank	68,252	78.52
12	Union Bank of India	3,82,269	438.91
	PSB Total	37,09,224	4,340.72
	Other Lending Institutions	3,27,457	381.18
	Total	40,36,681	4,721.90

Data Source: PMSVANidhi Portal