

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2295
TO BE ANSWERED ON DECEMBER 16, 2024**

IMPLEMENTATION OF PM SVANIDHI SCHEME IN PUDUCHERRY

NO. 2295. SHRI S. SELVAGANABATHY:

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

- (a) whether Government of Puducherry has implemented the scheme of PM SVANidhi, if so, from when it was implemented;
- (b) the list of street vendors who have availed free loan of ₹ 10,000/- during the last three years;
- (c) the number of street vendors who have successfully repaid the first loan and paid subsequent loans during the above-said period;
- (d) the number of digital transactions occurred among the street vendors during the last three years in Puducherry; and
- (e) whether there is any criteria or guideline classifying the vendors as street vendors, if so, the details thereof?

ANSWER

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

- (a): Yes. Government of Puducherry has implemented the scheme of PM SVANidhi since inception of the scheme in June, 2020.
- (b) to (d): Number of street vendors who have availed collateral free loan, number of street vendors who have been successfully repaid the first loan and paid subsequent loans, the number of digital transactions occurred among the street vendors during the last three years in Puducherry and at national level is at Annexure.
- (e): As per Street Vendor Act 2014, a ‘street vendor’ means a person engaged in vending of articles, goods, wares, food items or merchandise of everyday use or offering services to the general public, in a street, lane, sidewalk, footpath, pavement, public park or any other public place or private area, from a temporary built up structure or by moving from place to place and includes hawker, peddler, squatter and all other synonymous terms which may be local or region specific.

ANNEXURE REFERRED TO IN REPLY TO PARTS (B) TO (D) OF RAJYA SABHA UNSTARRED QUESTION NO. 2295 REGARDING “IMPLEMENTATION OF PM SVANIDHI SCHEME IN PUDUCHERRY” TO BE ANSWERED ON DECEMBER 16, 2024.

STATEMENT SHOWING PERFORMANCE OF PUDUCHERRY AND AT NATIONAL LEVEL UNDER PM SVANIDHI SCHEME

(As on 08.12.2024)

	Scheme Components	2021-22	2022-23	2023-24	Total (Since Inception of the scheme)
Puducherry	1st Loan Disbursed	116	89	2,124	3,536
	1st Loan Repaid	754	190	171	1,670
	2nd Loan Repaid	-	51	223	476
	3rd Loan Repaid	-	-	-	-
	Digital Transactions	69,193	2,50,151	13,66,820	27,93,747
National Level	1st Loan Disbursed	8,70,929	5,34,132	28,94,792	67,52,075
	1st Loan Repaid	11,07,514	7,71,736	7,90,558	33,32,659
	2nd Loan Repaid	567	92,356	4,08,435	7,12,284
	3rd Loan Repaid	-	-	-	692
	Digital Transactions (in Cr.)	14.86	36.09	183.31	381.54

Note: Second loan of upto Rs. 20,000 started on 09.04.2021; Third loan of upto Rs. 50,000 started on 01.06.2022.

Data Source: PMSVANidhi Portal