

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1808
ANSWERED ON 17/03/2025**

PM-SVANIDHI SCHEME IN PUNJAB

1808. SHRI VIKRAMJIT SINGH SAHNEY:

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

- (a) the number of applications received under the PM-SVANidhi Scheme during the last four years, year-wise, State-wise and district-wise for the State of Punjab;
- (b) the number of people who have been sanctioned loans under the said Scheme during the last four years, year-wise, State-wise and district-wise for Punjab;
- (c) the amount of loan provided under the said Scheme during the last four years, year wise, State wise and district wise for the State; and
- (d) details of the number of people who have made successful repayment of the loan received during the last four years, year-wise, State-wise and district-wise for the State of Punjab?

ANSWER

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

(a) to (d): The State-wise details of number of eligible applications received, loans sanctioned, loans disbursed and loans repaid under the PM-SVANidhi scheme during the last four years and current year (as on 10.03.2025) is at Annexure I. The district-wise details for the State of Punjab is at Annexure II.

ANNEXURE-I REFERRED TO IN REPLY TO PART (A) TO (D) OF RAJYA SABHA UNSTARRED QUESTION NO. 1808 TO BE ANSWERED ON MARCH 17, 2025

STATEMENT SHOWING STATE-WISE, YEAR-WISE, NUMBER OF ELIGIBLE APPLICATIONS RECEIVED, LOANS SANCTIONED, LOANS DISBURSED AND LOANS REPAID UNDER PM SVANIDHI SCHEME

Sr. No.	State Name	FY 2020-2021					FY 2021-2022				
		Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid
1	Andaman And Nicobar Islands	419	395	387	0.39	5	212	141	146	0.20	301
2	Andhra Pradesh	1,42,130	1,17,872	1,12,768	112.07	3,433	98,443	81,647	82,297	93.54	77,982
3	Arunachal Pradesh	3,061	1,839	1,588	1.59	32	1,359	873	1,105	1.31	1,400
4	Assam	22,072	15,816	14,157	14.12	173	49,719	42,988	42,679	44.67	8,478
5	Bihar	64,116	33,888	28,859	28.49	929	23,332	15,687	19,554	20.19	14,452
6	Chandigarh	2,924	2,148	2,051	2.04	25	2,180	1,571	1,592	1.77	1,846
7	Chhattisgarh	62,117	41,028	40,304	39.94	1,178	15,233	9,181	9,255	12.03	21,203
8	Delhi	45,514	33,068	31,149	30.93	2,025	21,085	10,238	11,085	11.59	18,902
9	Goa	1,164	1,029	1,018	1.01	29	473	413	394	0.57	722
10	Gujarat	1,30,837	1,06,675	1,02,306	101.56	4,719	1,46,378	1,13,945	1,11,564	128.08	63,034
11	Haryana	28,781	17,811	16,943	16.78	749	20,624	12,527	11,643	13.78	12,032
12	Himachal Pradesh	3,298	2,812	2,767	2.76	75	1,363	1,242	1,244	1.89	2,138
13	Jammu And Kashmir	13,994	11,899	11,520	11.50	111	4,461	3,834	4,078	5.39	7,787
14	Jharkhand	31,058	22,545	22,025	21.89	810	14,415	8,250	8,385	9.92	11,282
15	Karnataka	1,49,596	1,14,470	1,08,004	107.64	1,746	44,425	45,584	45,598	57.24	61,084
16	Kerala	9,104	8,144	8,051	8.00	137	4,138	3,343	3,385	5.38	5,988
17	Ladakh	269	249	247	0.25	3	102	74	73	0.13	238
18	Madhya Pradesh	3,93,791	3,24,084	3,13,783	312.02	9,107	2,56,667	1,97,461	1,99,943	242.68	1,53,533
19	Maharashtra	2,17,179	1,69,542	1,49,049	148.07	4,851	55,978	42,954	60,800	73.09	78,007
20	Manipur	8,995	6,773	6,094	6.09	151	1,405	1,846	2,498	2.60	2,137
21	Meghalaya	342	266	253	0.25	3	411	384	384	0.41	152
22	Mizoram	493	449	445	0.45	18	162	132	135	0.23	353
23	Nagaland	1,716	1,215	1,203	1.20	10	814	461	467	0.63	756
24	Odisha	43,235	29,268	27,495	27.18	766	10,732	7,694	8,998	10.57	18,993
25	Puducherry	1,538	1,202	1,130	1.13	12	384	169	226	0.34	754
26	Punjab	59,603	29,481	26,675	26.44	721	17,235	10,946	13,289	13.78	16,332
27	Rajasthan	87,571	55,771	50,343	50.17	1,552	15,093	11,954	17,066	17.13	31,084
28	Sikkim	3	1	1	0.00	-	-	1	1	0.00	-
29	Tamil Nadu	2,09,616	1,10,410	87,735	87.22	1,483	1,01,241	62,409	78,093	79.81	59,334
30	Telangana	3,62,805	3,30,587	3,10,454	306.99	2,282	97,866	73,505	87,719	140.60	1,88,375
31	Dadra And Nagar Haveli And Daman and Diu	1,583	1,124	1,032	1.03	20	165	148	228	0.24	636
32	Tripura	3,591	2,634	2,611	2.61	43	1,090	869	827	1.05	1,117
33	Uttar Pradesh	6,95,028	5,94,308	5,63,718	554.88	32,775	1,85,635	2,14,928	2,36,598	249.14	2,40,451
34	Uttarakhand	13,275	9,258	9,111	9.07	230	3,349	1,930	1,910	2.42	5,949
35	West Bengal	10,976	5,215	2,377	2.35	88	15,967	8,694	11,225	11.07	1,771
	Grand Total	28,21,794	22,03,276	20,57,653	2,038.10	70,291	12,12,136	9,88,023	10,74,484	1,253.49	11,08,603

Sr. No .	State Name	FY 2022-2023					FY 2023-2024				
		Eligible Loan Applications	Lons Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid
1	Andaman And Nicobar Islands	273	213	179	0.39	187	150	206	204	0.49	140
2	Andhra Pradesh	87,599	49,567	43,123	78.32	43,188	1,63,306	2,05,813	2,13,257	328.23	56,919
3	Arunachal Pradesh	1,793	2,034	1,713	2.93	1,201	2,123	2,390	2,499	4.93	1,409
4	Assam	28,487	23,817	22,015	34.28	23,285	70,319	72,463	73,751	109.08	28,449
5	Bihar	25,111	11,730	8,930	15.12	17,723	1,07,302	86,296	83,190	107.54	13,761
6	Chandigarh	2,929	1,864	1,821	3.30	1,534	1,549	2,540	2,307	4.73	1,243
7	Chhattisgarh	29,051	11,668	10,596	19.15	12,290	37,417	53,178	52,111	86.86	20,598
8	Delhi	69,479	31,511	26,182	35.59	13,217	1,85,540	1,40,734	1,37,247	163.42	20,838
9	Goa	722	496	421	0.96	466	531	625	647	1.60	351
10	Gujarat	1,31,596	1,03,124	95,437	159.39	75,633	3,14,341	2,77,216	2,82,488	414.29	88,657
11	Haryana	20,239	11,916	11,435	19.65	9,896	2,17,726	1,37,957	1,32,760	153.74	14,165
12	Himachal Pradesh	2,881	2,039	1,874	4.31	1,371	2,852	3,127	3,199	7.29	1,552
13	Jammu And Kashmir	10,205	5,161	4,569	9.32	5,002	5,656	5,959	5,420	14.20	3,677
14	Jharkhand	18,246	8,698	6,668	11.52	9,111	71,706	59,344	59,044	74.16	9,011
15	Karnataka	1,11,318	78,048	61,472	108.75	51,075	2,63,922	2,57,818	2,71,999	393.89	79,498
16	Kerala	6,581	5,493	4,779	9.79	2,958	1,20,400	1,04,106	98,693	107.97	5,203
17	Ladakh	267	216	196	0.42	77	276	244	241	0.54	117
18	Madhya Pradesh	2,57,408	1,75,118	1,65,542	295.51	1,40,978	4,71,544	4,95,435	4,86,741	815.23	1,75,184
19	Maharashtra	3,42,026	2,35,215	1,93,089	244.91	61,773	5,17,643	5,23,910	5,31,742	671.75	1,23,982
20	Manipur	4,330	2,319	1,487	2.76	3,423	1,938	2,568	3,244	6.37	2,264
21	Meghalaya	1,246	1,039	840	1.05	356	3,025	2,277	2,411	3.29	842
22	Mizoram	237	131	74	0.16	94	2,277	1,930	1,853	2.29	174
23	Nagaland	1,031	511	386	0.65	436	2,301	1,547	1,605	2.41	650
24	Odisha	23,921	12,934	8,515	16.24	10,314	30,684	41,312	43,241	72.89	11,142
25	Puducherry	783	563	462	0.88	270	2,554	2,707	2,781	4.07	455
26	Punjab	26,533	12,221	10,298	17.82	14,555	1,12,041	1,38,225	1,33,422	161.00	17,835
27	Rajasthan	42,887	18,872	8,064	14.42	21,421	1,08,094	1,09,329	1,17,085	147.68	40,168
28	Sikkim	11	2	-	-	1	1,159	1,122	1,113	1.12	42
29	Tamil Nadu	1,06,256	58,462	54,955	93.88	63,923	2,58,678	2,74,089	2,75,248	390.66	70,176
30	Telangana	1,22,164	98,102	82,748	168.95	76,066	1,53,310	1,74,134	1,87,606	436.85	1,13,707
31	Dadra And Nagar Haveli And Daman and Diu	717	437	280	0.49	353	725	1,379	1,537	2.47	306
32	Tripura	1,628	1,045	546	1.09	857	2,388	2,694	3,088	5.05	910
33	Uttar Pradesh	4,44,165	3,52,371	3,38,959	542.65	1,95,644	5,84,541	6,90,779	6,96,224	1,132.96	3,10,309
34	Uttarakhand	10,704	7,301	6,785	11.49	3,167	19,473	17,263	17,176	26.49	5,958
35	West Bengal	16,218	4,873	2,037	2.96	7,257	2,21,541	1,85,455	1,81,145	188.25	13,714
	Grand Total	19,49,042	13,29,111	11,76,477	1,929.09	8,69,102	40,59,032	40,76,171	41,06,319	6,043.80	12,33,406

Sr · N o.	State Name	FY 2024-2025 (as on 10.03.2025)					TOTAL (FY 2020-21 to FY 2024-25)				
		Eligible Loan Applications	Lons Sanctione d	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applicati ons	Loans Sanction ed	Loans Disburs ed	Disburs ed Amount (in ₹ Cr)	Loans Repaid
1	Andaman And Nicobar Islands	102	84	103	0.40	88	1,156	1,039	1,019	1.87	721
2	Andhra Pradesh	57,867	78,986	70,110	171.07	67,103	5,49,345	5,33,885	5,21,555	783.23	2,48,625
3	Arunachal Pradesh	926	722	634	1.82	1,090	9,262	7,858	7,539	12.57	5,132
4	Assam	30,459	26,978	26,621	65.18	30,375	2,01,056	1,82,062	1,79,223	267.33	90,760
5	Bihar	30,068	20,696	22,275	37.94	21,874	2,49,929	1,68,297	1,62,808	209.29	68,739
6	Chandigarh	822	633	710	2.46	590	10,404	8,756	8,481	14.30	5,238
7	Chhattisgarh	27,876	18,031	16,747	30.38	11,639	1,71,694	1,33,086	1,29,013	188.38	66,908
8	Delhi	55,635	36,289	30,737	55.71	39,637	3,77,253	2,51,840	2,36,400	297.24	94,619
9	Goa	246	222	223	0.69	209	3,136	2,785	2,703	4.82	1,777
10	Gujarat	1,52,793	1,08,985	1,00,636	226.68	1,19,662	8,75,945	7,09,945	6,92,431	1,030.00	3,51,705
11	Haryana	36,898	34,314	33,275	57.48	35,284	3,24,268	2,14,525	2,06,056	261.43	72,126
12	Himachal Pradesh	1,215	965	936	2.69	1,007	11,609	10,185	10,020	18.94	6,143
13	Jammu And Kashmir	2,030	1,956	2,163	6.49	1,331	36,346	28,809	27,750	46.89	17,908
14	Jharkhand	20,390	12,576	13,472	26.76	16,179	1,55,815	1,11,413	1,09,594	144.26	46,393
15	Karnataka	1,08,118	92,509	74,954	160.05	1,00,780	6,77,379	5,88,429	5,62,027	827.57	2,94,183
16	Kerala	40,553	36,209	37,875	65.49	48,656	1,80,776	1,57,295	1,52,783	196.62	62,942
17	Ladakh	41	43	45	0.12	79	955	826	802	1.46	514
18	Madhya Pradesh	2,00,793	1,89,417	1,76,128	402.11	1,58,755	15,80,203	13,81,515	13,42,137	2,067.55	6,37,557
19	Maharashtra	1,79,837	1,69,157	1,50,323	273.10	1,64,101	13,12,663	11,40,778	10,85,003	1,410.91	4,32,714
20	Manipur	1,453	571	652	2.14	1,007	18,121	14,077	13,975	19.96	8,982
21	Meghalaya	2,070	1,317	1,306	2.15	1,129	7,094	5,283	5,194	7.16	2,482
22	Mizoram	1,266	973	951	1.57	1,053	4,435	3,615	3,458	4.70	1,692
23	Nagaland	2,000	1,143	1,130	1.93	988	7,862	4,877	4,791	6.82	2,840
24	Odisha	15,012	11,951	11,239	27.72	10,971	1,23,584	1,03,159	99,488	154.59	52,186
25	Puducherry	948	756	681	1.69	926	6,207	5,397	5,280	8.10	2,417
26	Punjab	34,460	33,472	30,170	56.26	34,530	2,49,872	2,24,345	2,13,854	275.31	83,973
27	Rajasthan	70,575	54,779	51,833	82.67	37,496	3,24,220	2,50,705	2,44,391	312.08	1,31,721
28	Sikkim	523	390	366	0.62	542	1,696	1,516	1,481	1.74	585
29	Tamil Nadu	95,411	71,833	69,521	156.49	89,828	7,71,202	5,77,203	5,65,552	808.07	2,84,744
30	Telangana	57,216	51,856	52,054	173.87	48,183	7,93,361	7,28,184	7,20,581	1,227.25	4,28,613
31	Dadra And Nagar Haveli And Daman and Diu	285	241	228	0.62	364	3,475	3,329	3,305	4.85	1,679
32	Tripura	1,420	1,019	1,032	2.33	1,031	10,117	8,261	8,104	12.13	3,958
33	Uttar Pradesh	1,57,393	1,63,530	1,57,867	330.42	1,39,851	20,66,762	20,15,916	19,93,366	2,810.06	9,19,030
34	Uttarakhand	10,084	7,834	7,710	15.88	6,187	56,885	43,586	42,692	65.36	21,491
35	West Bengal	51,323	37,796	39,855	65.21	60,545	3,16,025	2,42,033	2,36,639	269.84	83,375
	Grand Total	14,48,108	12,68,233	11,84,562	2,508.18	12,53,070	1,14,90,112	98,64,814	95,99,495	13,772.66	45,34,472

**ANNEXURE-II REFERRED TO IN REPLY TO PART (A) TO (D) OF RAJYA SABHA
UNSTARRED QUESTION NO. 1808 TO BE ANSWERED ON MARCH 17, 2025**

**STATEMENT SHOWING DISTRICT-WISE, YEAR-WISE, DETAILS OF NUMBER OF
ELIGIBLE APPLICATIONS RECEIVED, LOANS SANCTIONED, LOANS DISBURSED AND
LOANS REPAID UNDER PM SVANIDHI SCHEME FOR THE STATE OF PUNJAB**

Sr. No.	District Name	FY 2020-2021					FY 2021-2022				
		Eligible Loan Applications	Lons Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid
1	Amritsar	12,634	4,938	4,672	4.61	141	2,301	828	1,085	1.11	2,663
2	Barnala	588	146	124	0.12	1	571	245	247	0.25	93
3	Bathinda	3,072	1,829	1,675	1.66	43	804	711	838	0.87	1,147
4	Faridkot	572	339	284	0.28	4	197	187	237	0.24	173
5	Fatehgarh Sahib	381	276	194	0.19	1	163	154	234	0.24	134
6	Fazilka	774	338	288	0.28	12	391	231	271	0.27	160
7	Firozepur	646	553	411	0.41	46	197	155	284	0.29	326
8	Gurdaspur	1,645	949	826	0.82	10	215	369	473	0.48	496
9	Hoshiarpur	1,136	759	685	0.69	36	1,107	938	979	0.99	447
10	Jalandhar	7,483	4,528	4,105	4.07	182	1,814	686	1,093	1.10	2,456
11	Kapurthala	1,351	1,180	1,114	1.11	28	247	204	261	0.29	592
12	Ludhiana	14,328	4,959	4,713	4.69	79	4,581	1,636	1,684	1.86	2,684
13	Mansa	1,087	493	410	0.40	2	287	364	444	0.45	273
14	Moga	1,199	1,016	940	0.93	17	205	197	269	0.28	536
15	Pathankot	641	501	493	0.49	25	362	283	287	0.31	340
16	Patiala	4,582	2,575	2,141	2.11	40	1,290	1,303	1,702	1.77	1,516
17	Rupnagar	480	350	318	0.32	6	478	401	424	0.45	185
18	S.A.S Nagar	1,758	1,024	937	0.93	13	721	791	862	0.86	689
19	Sangrur	2,192	1,001	799	0.79	18	764	845	1,024	1.07	509
20	Shahid Bhagat Singh Nagar	192	170	165	0.17	1	249	195	196	0.20	116
21	Sri Muktsar Sahib	1,683	1,050	911	0.91	15	153	151	289	0.29	565
22	Tarn Taran	1,179	507	470	0.46	1	138	72	106	0.11	232
	Grand Total	59,603	29,481	26,675	26.44	721	17,235	10,946	13,289	13.78	16,332

Sr. No.	District Name	FY 2022-2023					FY 2023-2024				
		Eligible Loan Applications	Lons Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid
1	Amritsar	4,132	1,579	1,244	2.29	1,791	12,297	21,487	20,101	24.06	1,915
2	Barnala	263	166	130	0.20	200	1,957	2,462	2,427	2.69	334
3	Bathinda	2,033	1,300	1,169	1.71	775	8,760	9,190	8,958	10.76	1,549
4	Faridkot	447	189	158	0.22	191	2,467	2,230	2,062	2.45	265
5	Fatehgarh Sahib	449	327	259	0.45	238	2,440	2,496	2,480	3.09	341
6	Fazilka	465	157	138	0.18	233	3,533	3,129	3,054	3.39	370
7	Firozpur	350	220	196	0.33	186	3,853	3,156	2,937	3.19	313
8	Gurdaspur	807	287	236	0.42	463	2,822	3,474	3,465	4.37	451
9	Hoshiarpur	1,055	647	542	0.99	899	4,018	4,652	4,570	6.07	792
10	Jalandhar	3,589	904	767	1.29	1,631	9,090	12,679	11,643	14.82	1,610
11	Kapurthala	695	298	279	0.50	446	3,992	3,662	3,548	4.34	428
12	Ludhiana	3,610	1,850	1,592	2.88	2,121	18,091	26,337	25,109	29.15	3,682
13	Mansa	479	198	150	0.27	318	2,498	3,085	3,097	3.68	417
14	Moga	722	401	356	0.61	424	4,292	4,290	4,247	4.96	457
15	Pathankot	532	220	207	0.38	259	892	1,250	1,217	1.69	231
16	Patiala	2,675	1,129	1,030	1.90	1,505	10,857	12,680	12,586	15.45	1,580
17	Rupnagar	389	287	233	0.39	422	1,841	1,914	1,916	2.38	355
18	S.A.S Nagar	1,399	803	641	1.12	956	7,299	7,509	7,490	9.06	854
19	Sangrur	1,159	779	586	0.98	811	6,542	6,914	6,900	8.29	1,089
20	Shahid Bhagat Singh Nagar	171	133	102	0.17	156	1,375	1,406	1,423	1.65	181
21	Sri Muktsar Sahib	762	229	173	0.32	327	1,881	2,240	2,207	3.01	436
22	Tarn Taran	350	118	110	0.22	203	1,244	1,983	1,985	2.44	185
	Grand Total	26,533	12,221	10,298	17.82	14,555	1,12,041	1,38,225	1,33,422	161.00	17,835

Sr. No.	District Name	FY 2024-2025 (as on 10.03.2025)					TOTAL (FY 2020-21 to FY 2024-25)				
		Eligible Loan Applications	Lons Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid	Eligible Loan Applications	Loans Sanctioned	Loans Disbursed	Disbursed Amount (in ₹ Cr)	Loans Repaid
1	Amritsar	4,907	4,556	4,282	7.12	4,129	36,271	33,388	31,384	39.19	10,639
2	Barnala	657	654	535	1.05	807	4,036	3,673	3,463	4.32	1,435
3	Bathinda	3,586	2,373	2,417	4.27	2,518	18,255	15,403	15,057	19.28	6,032
4	Faridkot	1,548	1,480	1,113	1.64	693	5,231	4,425	3,854	4.84	1,326
5	Fatehgarh Sahib	830	787	745	1.42	689	4,263	4,040	3,912	5.38	1,403
6	Fazilka	1,181	1,071	915	1.59	995	6,344	4,926	4,666	5.72	1,770
7	Firozepur	1,166	1,146	919	1.43	910	6,212	5,230	4,747	5.65	1,781
8	Gurdaspur	805	753	558	1.18	807	6,294	5,832	5,558	7.28	2,227
9	Hoshiarpur	1,416	1,277	1,236	3.00	1,497	8,732	8,273	8,012	11.72	3,671
10	Jalandhar	2,229	2,212	1,834	4.06	2,076	24,205	21,009	19,442	25.34	7,955
11	Kapurthala	796	644	563	1.12	936	7,081	5,988	5,765	7.36	2,430
12	Ludhiana	4,920	6,679	6,992	11.24	6,198	45,530	41,461	40,090	49.82	14,764
13	Mansa	654	636	509	1.10	954	5,005	4,776	4,610	5.90	1,964
14	Moga	1,286	1,191	1,046	1.99	1,219	7,704	7,095	6,858	8.77	2,653
15	Pathankot	367	298	237	0.57	301	2,794	2,552	2,441	3.44	1,156
16	Patiala	3,172	2,783	2,158	4.55	3,741	22,576	20,470	19,617	25.78	8,382
17	Rupnagar	609	616	553	1.12	654	3,797	3,568	3,444	4.66	1,622
18	S.A.S Nagar	1,425	1,357	1,321	2.88	1,925	12,602	11,484	11,251	14.86	4,437
19	Sangrur	1,616	1,741	1,173	2.55	1,924	12,273	11,280	10,482	13.68	4,351
20	Shahid Bhagat Singh Nagar	314	322	283	0.58	352	2,301	2,226	2,169	2.75	806
21	Sri Muktsar Sahib	693	717	644	1.48	874	5,172	4,387	4,224	6.01	2,217
22	Tarn Taran	283	179	137	0.34	331	3,194	2,859	2,808	3.56	952
	Grand Total	34,460	33,472	30,170	56.26	34,530	2,49,872	2,24,345	2,13,854	275.31	83,973

data source: PM SVANidhi Portal