

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
UNSTARRED QUESTION NO. 2600  
ANSWERED ON 24/03/2025**

**PM SVANIDHI SCHEME IN ANDHRA PRADESH**

**2600. SHRI SANA SATHISH BABU:**

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

- (a) the total funds allocated, released, and disbursed as loans to street vendors under the PM SVANidhi scheme in the State of Andhra Pradesh during the last five years, district-wise, especially in Kakinada;
- (b) the number of loan applications received, sanctioned, and disbursed during this period, categorized district-wise and bank-wise, particularly for Kakinada;
- (c) the measures taken to improve fund utilization and ensure faster loan disbursement; and
- (d) the steps undertaken to increase awareness of the scheme across the country, particularly in the State of Andhra Pradesh, along with details of awareness events held in the State during the last five years?

**ANSWER**

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

(a): PM SVANidhi is a Central Sector Scheme and no funds are directly released to the States for disbursement to beneficiaries. Loan amount is directly disbursed to beneficiaries by the Lending Institutions. The total amount sanctioned and disbursed under the PM SVANidhi scheme since its inception on June 1<sup>st</sup>, 2020 in Andhra Pradesh (district-wise) including Kakinada district is at **Annexure-I**.

(b): The details of eligible loan applications received, sanctioned, and disbursed under the PM SVANidhi scheme since its inception on June 1<sup>st</sup>, 2020, of the State of Andhra Pradesh (district-wise and bank-wise) is at **Annexure-II** and details of Kakinada District (ULB-wise and bank-wise) is at **Annexure-III**.

(c): PM SVANidhi is a Central Sector Scheme. No funds are released to the States/ Union Territories (UTs). Loan amount is disbursed by banks directly into the accounts of the beneficiaries. Further, the efforts put in for faster loan disbursements by Ministry of Housing and Urban Affairs (MoHUA) is as follows:

(i) MoHUA along with Department of Financial Services (DFS) conducts regular review meetings with States/UTs/ULBs/Lending Institutions (LIs) to assess the ground level performance and address the issue, if any.

(ii) Call centres and grievance management systems have also been established in order to address the queries and grievances of beneficiaries and to monitor the operational aspects of the schemes.

(iii) A Monitoring dashboard has been developed for performance monitoring of the scheme by various stakeholders. It contains key indicators like Overall progress, Performance summary, Weekly performance, Target vs Achievement, Bank-wise performance, Digital performance, daily performance which could be tracked at State/ULB/Bank level.

(iv) User friendly and simple Mobile app developed for State, Lender and Street Vendor users to further allow users to have easy, functional access to information, services, and processes that they need in real-time and are optimized for hands on interaction.

(d): To spread the awareness of PMSVANidhi Scheme across the country, MoHUA has been taking initiatives which includes, inter-alia conduct of awareness campaigns. States/UTs have also been provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of the benefits to the vendors to avail the benefits of the scheme.

\*\*\*\*\*

**ANNEXURE–I REFERRED TO IN REPLY TO PART (A) OF RAJYA SABHA UNSTARRED QUESTION NO. 2600 TO BE ANSWERED ON MARCH 24, 2025**

**STATEMENT SHOWING DISTRICT-WISE, DETAILS OF AMOUNT OF LOANS SANCTIONED AND DISBURSED TO STREET VENDORS IN THE STATE OF ANDHRA PRADESH INCLUDING KAKINADA DISTRICT UNDER PM SVANIDHI SCHEME**

**(as on 17.03.2025)**

<b>Sl. No.</b>	<b>District Name</b>	<b>Sanctioned Amount (₹ in Cr.)</b>	<b>Disbursed Amount (₹ in Cr.)</b>
1	Anakapalli	6.30	6.26
2	Ananthapuramu	44.20	43.73
3	Annamayya	30.23	29.00
4	Bapatla	16.07	15.64
5	Chittoor	38.55	37.85
6	Dr. B.R. Ambedkar Konaseema	18.92	18.56
7	East Godavari	46.24	45.56
8	Eluru	17.64	17.32
9	Guntur	45.83	43.37
<b>10</b>	<b>Kakinada</b>	<b>49.01</b>	<b>48.74</b>
11	Krishna	26.33	25.89
12	Kurnool	38.65	36.25
13	Nandyal	25.39	24.61
14	NT Rama Rao (NTR)	34.76	30.37
15	Palnadu	18.49	18.12
16	Parvathipuram Manyam	9.51	9.21
17	Prakasam	34.81	34.13
18	Sri Potti Sriramulu Nellore	38.29	36.12
19	Sri Sathya Sai	26.56	26.34
20	Srikakulam	19.48	18.74
21	Tirupati	53.14	51.01
22	Visakhapatnam	56.40	50.09
23	Vizianagaram	25.88	24.03
24	West Godavari	13.23	12.72
25	Y.S.R. (Kadapa)	81.43	79.59
<b>Total</b>		<b>815.34</b>	<b>783.26</b>

**Data source: PM SVANidhi Portal**

**ANNEXURE-II REFERRED TO IN REPLY TO PART (B) OF RAJYA SABHA UNSTARRED QUESTION NO. 2600 TO BE ANSWERED ON MARCH 24, 2025**

**STATEMENT SHOWING DISTRICT-WISE AND BANK-WISE, NUMBER OF ELIGIBLE LOAN APPLICATIONS RECEIVED, SANCTIONED, AND DISBURSED SINCE ITS INCEPTION FOR THE STATE OF ANDHRA PRADESH UNDER THE PM SVANIDHI SCHEME.**

<b>Sl. No.</b>	<b>District Name</b>	<b>Eligible Applications</b>	<b>Sanctioned Applications</b>	<b>Disbursed Applications</b>
1.	Anakapalli	4,091	4,012	3,997
2.	Ananthapuramu	30,322	30,130	29,988
3.	Annamayya	18,416	18,040	17,610
4.	Bapatla	11,265	10,648	10,458
5.	Chittoor	25,439	25,150	24,929
6.	Dr. B.R. Ambedkar Konaseema	13,610	13,498	13,366
7.	East Godavari	26,036	25,691	25,489
8.	Eluru	11,147	10,933	10,804
9.	Guntur	32,675	31,473	30,568
<b>10.</b>	<b>Kakinada</b>	<b>33,603</b>	<b>33,494</b>	<b>33,415</b>
11.	Krishna	18,205	17,178	16,954
12.	Kurnool	28,270	27,638	26,779
13.	Nandyal	17,497	16,959	16,563
14.	NT Rama Rao (NTR)	21,777	20,545	18,862
15.	Palnadu	13,060	12,640	12,443
16.	Parvathipuram Manyam	6,812	6,690	6,587
17.	Prakasam	24,934	24,623	24,377
18.	Sri Potti Sriramulu Nellore	28,010	27,307	26,471
19.	Sri Sathya Sai	18,235	18,080	17,994
20.	Srikakulam	12,411	11,931	11,641
21.	Tirupati	34,124	32,547	31,696
22.	Visakhapatnam	40,496	38,231	35,797
23.	Vizianagaram	20,320	18,901	18,131
24.	West Godavari	9,693	9,333	9,075
25.	Y.S.R. (Kadapa)	48,923	48,184	47,571
<b>Total</b>		<b>5,49,371</b>	<b>5,33,856</b>	<b>5,21,565</b>

Bank Type	Bank Name	Eligible Applications	Sanctions Applications	Disbursed Applications
District Co-operative Banks	Central Co-Operative Bank Ltd.	1	-	-
	SpsprNdcc Bank Ltd.	10,902	10,845	10,718
	The Anantapur District Co-Operative Central Bank Ltd, Anantapur	29	-	-
	The District Cooperative Central Bank Ltd., Eluru	370	270	267
	The District Cooperative Central Bank Ltd., Srikakulam	2,384	2,305	2,282
	The Kodinar Taluka Cooperative Banking Union Ltd	1	-	-
	The Krishna District Cooperative Central Bank Ltd.	5,872	5,578	5,549
	<b>Sub Total</b>	<b>19,559</b>	<b>18,998</b>	<b>18,816</b>
Financial Institutions	RurEbanqSouharda Cooperative Limited	181	139	88
	<b>Sub Total</b>	<b>181</b>	<b>139</b>	<b>88</b>
NBFC / FinTech's	Kanakadurga Finance Ltd.	1	-	-
	<b>Sub Total</b>	<b>1</b>	<b>-</b>	<b>-</b>
Private Sector Banks	Axis Bank	98	61	61
	Bandhan Bank	2	-	-
	City Union Bank Ltd	23	6	5
	CSB Bank Limited	2	-	-
	DBS Bank India Limited	63	-	-
	DCB Bank Limited	5	-	-
	Dhanlaxmi Bank Ltd	3	-	-
	HDFC Bank Ltd	241	194	147
	ICICI Bank Ltd	18	-	-
	IDBI Bank Ltd	440	339	333
	IDFC First Bank Limited	4	-	-
	IndusInd Bank Limited	4	-	-
	Karnataka Bank	225	140	100
	Karur Vysya Bank	265	173	161
	Kotak Mahindra Bank	65	2	1
	SBM Bank (India) Limited	1	-	-
	South Indian Bank	11	-	-
	Tamilnad Mercantile Bank Ltd	167	84	82
	The Federal Bank Ltd	21	7	7
	<b>Sub Total</b>	<b>1,658</b>	<b>1,006</b>	<b>897</b>
Public Sector Banks	Bank Of Baroda	12,659	12,278	12,161
	Bank Of India	19,422	18,706	18,696
	Bank Of Maharashtra	2,298	2,263	2,078
	Canara Bank	37,371	36,952	36,403
	Central Bank of India	5,173	4,753	4,723
	Indian Bank	32,705	31,979	31,777
	Indian Overseas Bank	6,818	6,634	6,527
	Punjab And Sind Bank	232	227	227
	Punjab National Bank	2,350	2,216	2,174
	State Bank of India	1,61,163	1,56,460	1,50,729
	UCO Bank	2,211	2,204	2,189
	Union Bank of India	1,20,731	1,20,253	1,16,275

Bank Type	Bank Name	Eligible Applications	Sanctions Applications	Disbursed Applications
	<b>Sub Total</b>	<b>4,03,133</b>	<b>3,94,925</b>	<b>3,83,959</b>
Regional Rural Banks	Andhra Pradesh Grameen Vikas Bank	5,200	4,119	4,022
	Andhra Pragathi Grameen Bank	17,770	16,715	16,318
	Chaitanya Godavari Grameen Bank	8,045	7,593	7,480
	Saptagiri Grameen Bank	11,738	10,493	10,410
	Telangana Grameen Bank	4	2	1
	<b>Sub Total</b>	<b>42,757</b>	<b>38,922</b>	<b>38,231</b>
Small Finance Banks (SFBs)	Equitas Small Finance Bank Limited	1	-	-
	Fincare Small Finance Bank Limited	1	1	-
	<b>Sub Total</b>	<b>2</b>	<b>1</b>	<b>-</b>
State Co-operative Banks	Central Cooperative Bank	1	-	-
	DCC Bank Ltd.	9	-	-
	KDCCB Ltd	18,202	17,962	17,912
	STREE Nidhi Credit Cooperative Federation Ltd	2	1	1
	The Anantapur District Co-Operative Central Bank Ltd.,	14,992	14,970	14,960
	The Ap State Cooperative Bank Ltd.	1,241	1,062	1,050
	The Chittoor District Cooperative Central Bank Ltd.	7,252	7,083	7,037
	The District Co-Operative Central Bank Ltd, Kurnool	11,603	10,953	10,904
	The District Cooperative Central Bank Ltd., Kakinada	13,487	13,353	13,317
	The District Cooperative Central Bank Ltd., Visakhapatnam	219	209	154
	The District Cooperative Central Bank Ltd., Vizianagaram	3,407	3,131	3,126
	The Guntur District Cooperative Central Bank Ltd.	1,705	1,507	1,489
	The PDCC Bank Ltd, Co	9,928	9,634	9,624
	<b>Sub Total</b>	<b>82,048</b>	<b>79,865</b>	<b>79,574</b>
Urban Co-operative Banks	Adarsh Co-Operative Urban Bank Ltd	1	-	-
	The Gayatri Co.Op. Urban Bank Ltd.	3	-	-
	<b>Sub Total</b>	<b>4</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>		<b>5,49,343</b>	<b>5,33,856</b>	<b>5,21,565</b>

**Data source: PM SVANidhi Portal**

**ANNEXURE-III REFERRED TO IN REPLY TO PART (B) OF RAJYA SABHA  
UNSTARRED QUESTION NO. 2600 TO BE ANSWERED ON MARCH 24, 2025**

**STATEMENT SHOWING ULB-WISE AND BANK-WISE, DETAILS OF NUMBER OF  
ELIGIBLE LOAN APPLICATIONS RECEIVED, SANCTIONED, AND DISBURSED SINCE  
ITS INCEPTION IN KAKINADA DISTRICT OF THE STATE OF ANDHRA PRADESH  
UNDER THE PM SVANIDHI SCHEME.**

<b>Sl. No.</b>	<b>ULB Name</b>	<b>Eligible Applications</b>	<b>Sanctioned Applications</b>	<b>Disbursed Applications</b>
1	Gollaprolu Town Panchayat	2,292	2,292	2,291
2	Kakinada Municipal Corporations	17,474	17,452	17,440
3	Peddapuram Municipality	3,157	3,118	3,113
4	Pithapuram Municipality	2,982	2,966	2,954
5	Samalkot Municipality	2,791	2,774	2,754
6	Tuni Municipality	2,931	2,930	2,926
7	Yeleswaram Town Panchayat	1,976	1,962	1,937
<b>Total</b>		<b>33,603</b>	<b>33,494</b>	<b>33,415</b>

Bank Type	Bank Name	Eligible Applications	Sanctions Applications	Disbursed Applications
District Co-operative Banks	The Krishna District Cooperative Central Bank Ltd.	2	2	2
	<b>Sub Total</b>	<b>2</b>	<b>2</b>	<b>2</b>
Private Sector Banks	Axis Bank	2	-	-
	DBC Bank Limited	1	-	-
	HDFC Bank Ltd	1	1	1
	IDBI Bank Ltd	73	73	73
	Karnataka Bank	4	4	4
	Karur Vysya Bank	38	36	36
	Kotak Mahindra Bank	3	1	1
	Tamilnad Mercantile Bank Ltd	33	33	33
	The Federal Bank Ltd	4	4	4
	<b>Sub Total</b>	<b>159</b>	<b>152</b>	<b>152</b>
Public Sector Banks	Bank Of Baroda	545	541	540
	Bank Of India	2,131	2,131	2,131
	Bank Of Maharashtra	195	195	195
	Canara Bank	1,454	1,454	1,436
	Central Bank Of India	405	403	400
	Indian Bank	712	709	710
	Indian Overseas Bank	552	551	550
	Punjab And Sind Bank	36	36	36
	Punjab National Bank	182	175	174
	State Bank Of India	8,803	8,741	8,715
	Uco Bank	301	301	301
	Union Bank Of India	10,683	10,679	10,655
	<b>Sub Total</b>	<b>25,999</b>	<b>25,916</b>	<b>25,843</b>
Regional Rural Banks	Andhra Pragathi Grameena Bank	15	15	15
	Chaitanya Godavari Grameena Bank	734	733	729
	<b>Sub Total</b>	<b>749</b>	<b>748</b>	<b>744</b>
State Co-operative Banks	KDCCB LTD	4	4	4
	The District Co-operative Central Bank Ltd, Kurnool	4	4	4
	The District Cooperative Central Bank Ltd., Kakinada	6,685	6,667	6,665
	The District Cooperative Central Bank Ltd., Vizianagaram	1	1	1
	<b>Sub Total</b>	<b>6,694</b>	<b>6,676</b>	<b>6,674</b>
<b>Grand Total</b>		<b>33,603</b>	<b>33,494</b>	<b>33,415</b>

Data source: PM SVANidhi Portal