

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 75
TO BE ANSWERED ON 03/02/2025**

BENEFICIARIES UNDER PM SVANIDHI YOJANA

75. SHRI SANJEEV ARORA

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

- (a) the total number of beneficiaries of the Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi Yojana;
- (b) the average amount dispersed per loan issued under the scheme;
- (c) the percentage of women beneficiaries of Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi Yojana; and
- (d) the percentage of loans turned Non-Performing Assets disbursed under the scheme?

ANSWER

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

(a): As on 26th January 2025, the total number of beneficiaries who have availed the working capital loan under Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Yojana is 68,01,451.

(b): As on 26th January 2025, the average loan amount disbursed is as follows:

Loan Tranche	Average loan amount disbursed
Loan -1	₹9,951.85
Loan -2	₹19,956.76
Loan -3	₹ 49,517.80

(c): Out of the total 68.01 lakh scheme beneficiaries, 45% (30.60 Lakh) beneficiaries are female.

(d): PM SVANidhi is a Central Sector Scheme. Under the scheme, loan amount is disbursed by banks directly into the accounts of the beneficiaries. As on 26th January 2025, more than 95.81 lakh loans have been disbursed out of which 43.56 lakh loans have been repaid under the scheme. Data on the Non-Performing Assets (NPAs) is not maintained by Ministry of Housing and Urban Affairs (MoHUA).
