

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2781
ANSWERED ON 18/08/2025**

PM SVANIDHI SCHEME IN VISAKHAPATNAM, ANDHRA PRADESH

2781. SHRI GOLLA BABURAO:

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

- (a) whether PM SVANidhi Scheme is aimed to provide collateral-free working capital for street vendors in the country;
- (b) if so, number of street vendors benefited from the above scheme in Visakhapatnam, Andhra Pradesh, since implementation of the scheme from 1st June, 2020, year-wise;
- (c) number of review meeting the Central Government held with the State Government of Andhra Pradesh and Urban Local Body of Visakhapatnam to increase the number of beneficiaries; and
- (d) the details of outreach programmes taken up on PM SVANidhi and innovative methods being adopted to disseminate the benefits to vendors to avail benefits of the scheme by Government?

ANSWER

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

- (a) Prime Minister Street Vendor's AtmaNirbhar Nidhi scheme (PM SVANidhi) was launched on June 01, 2020 to provide collateral free working capital loans to street vendors. So far, more than 96.11 lakh loans amounting to ₹13,799 Cr. have been disbursed to more than 68.12 lakh street vendors across the country.
- (b) Since implementation of the scheme till 7th Aug 2025, 22,962 street vendors have availed loans in Visakhapatnam, Andhra Pradesh. Year-wise numbers of the street vendors who have availed loans in Visakhapatnam, Andhra Pradesh under the PMSVANidhi scheme are as under:

ULB Name	FY2020-21	FY2021-22	FY2022-23	FY2023-24	FY2024-25	FY2025-26
Visakhapatnam	5,845	1,451	201	15,340	125	-

Note: The lending period of the scheme has ended on 31st December, 2024.

- (c) & (d) Ministry of Housing and Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conducted joint as well as separate review meetings with States/UTs/ULBs/Lending Institutions (LIs) including Andhra Pradesh to improve their performance under the scheme. Apart from review meetings, awareness campaigns like broadcasting through radio jingles, Television advertisements and newspaper advertisements have been carried out from time to time. States/UTs have 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.

MoHUA has organized various campaigns and events to enhance outreach to street vendors. SVANidhi Mahotsav was organised by MoHUA from July 9 to July 31, 2022 across 75 cities, reaching over 7 lakh street vendors. The event featured a variety of activities, including loan camps, *SVANidhi se Samriddhi* camps, digital adoption awareness sessions, etc. Further, SVANidhi bhi Swabhimaan bhi Campaign was held across all ULBs from 18th November to 8th December, 2024. The campaign's impact was significant, resulting in disbursement of over 1.75 lakh loans, Socio-economic profiling of more than 1.4 lakh families, sanctioning of over 7.4 lakh central welfare scheme benefits and more than 55,000 street vendors made digitally active.
