

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2784
ANSWERED ON 18/08/2025**

STATUS OF PM SVANIDHI IN KUSHINAGAR UP

2784. SHRI RATANJIT PRATAP NARAIN SINGH:

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

- (a) details of the street vendors registered and benefited under the PM SVANidhi Scheme since its inception (1st June, 2020), particularly in Kushinagar district, State-wise and year-wise;
- (b) details of the amount of loans disbursed under the scheme, and the manner in which it has impacted the economic stability of street vendors, year-wise;
- (c) steps taken to ensure that the scheme reaches street vendors in remote and underserved areas of Uttar Pradesh; and
- (d) whether Government is considering to increase the maximum loan amount or introduce additional benefits under the scheme to support the long-term growth of street vendors, if so, the details thereof?

ANSWER

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

- (a) A statement showing State-wise and Year-wise details of street vendors registered and benefited under the PM SVANidhi scheme since its inception is at Annexure – I. Further, a statement showing year-wise details of street vendors registered and benefited in Kushinagar district is at Annexure- II.
- (b) A statement showing Year wise details of the amount of loans disbursed under the scheme is at Annexure - III. A scheme impact assessment study has been conducted by the Indian School of Business (ISB) in 2023 in select cities with sample size of around 5,000 beneficiaries. As per study findings, 95% beneficiaries received loans for the first time through PM SVANidhi and initial loans generated an average monthly return of ₹1,955 (₹23,460 annually), thereby providing a steady source of additional income and contributing to greater economic stability for street vendors.
- (c) PM SVANidhi scheme covers the street vendors of all ULBs including industrial development areas, cantonment boards and hill area councils across India. In addition, street vendors of surrounding development/ peri-urban/ rural areas who are vending within geographical limits of the Urban Local Bodies are also covered under the scheme.

Moreover, vendors who have been left out of the ULB led survey or who started vending after completion of the survey, are issued Letter of Recommendation (LoR) by the ULBs for the purpose of availing the benefits under the Scheme.

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.

- (d) The restructuring of PM SVANidhi scheme has not been approved yet.

ANNEXURE – I: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 2784 TO BE ANSWERED ON 18.08.2025

STATEMENT SHOWING STATE/UT-WISE AND YEAR-WISE DETAILS OF STREET VENDORS REGISTERED AND BENIFITED UNDER PM SVANIDHI SCHEME

S.N o.	State	Eligible Applications						No. of Beneficiaries					
		FY 2020-21	FY 2021-22	FY 2022- 23	FY 2023-24	FY 2024-25	FY 2025- 26 (till date)	FY 2020-21	FY 2021-22	FY 2022- 23	FY 2023-24	FY 2024-25	FY 2025- 26 (till date)
1	Andaman and Nicobar Islands	419	76	4	63	1	0	387	90	9	57	6	-
2	Andhra Pradesh	1,42,121	69,479	20,571	1,16,955	7,021	0	1,12,769	70,964	12,597	1,38,943	13,588	2
3	Arunachal Pradesh	3,060	786	455	972	184	0	1,588	898	823	1,278	136	-
4	Assam	22,064	45,943	10,102	44,287	7,436	0	14,157	40,651	12,005	48,316	6,136	-
5	Bihar	63,046	20,342	2,281	93,641	10,151	0	28,859	18,702	3,542	66,733	11,030	6
6	Chandigarh	2,925	1,845	511	367	7	0	2,051	1,408	524	991	48	-
7	Chhattisgarh	62,054	10,183	6,683	21,835	16,843	0	40,305	6,393	3,843	29,438	10,139	2
8	Delhi	45,394	19,549	41,549	1,66,673	20,767	0	31,148	10,526	17,708	1,19,786	13,247	4
9	Goa	1,162	220	89	231	38	0	1,018	220	64	231	37	1
10	Gujarat	1,30,656	1,21,785	40,263	2,24,580	39,860	0	1,02,307	94,870	45,819	2,08,687	27,506	1
11	Haryana	28,709	16,491	5,940	2,04,510	11,426	0	16,947	9,450	5,044	1,21,838	14,705	28
12	Himachal Pradesh	3,298	530	555	1,373	110	0	2,767	593	496	1,486	116	-
13	Jammu And Kashmir	13,989	2,626	886	1,880	644	0	11,520	2,755	918	1,553	494	-
14	Jharkhand	30,931	11,152	4,145	63,752	6,398	0	22,025	6,811	2,642	49,645	4,448	-
15	Karnataka	1,49,326	25,307	39,643	2,06,225	41,100	0	1,08,004	33,803	27,166	1,99,298	27,465	68
16	Kerala	9,076	1,361	1,858	1,16,054	7,480	0	8,051	1,374	1,793	98,665	9,412	2
17	Ladakh	269	13	68	171	12	0	247	14	61	127	13	-
18	Madhya Pradesh	3,92,892	1,91,651	69,464	2,99,602	53,729	0	3,13,786	1,56,791	62,369	2,98,478	57,451	293
19	Maharashtra	2,16,865	32,149	2,60,029	4,22,462	59,104	0	1,49,151	48,260	1,62,303	4,34,966	57,870	17
20	Manipur	8,973	1,245	172	166	13	0	6,094	2,393	346	930	70	-
21	Meghalaya	342	366	930	2,291	1,230	0	253	355	796	1,761	746	-
22	Mizoram	493	40	63	2,088	476	0	445	38	46	1,685	372	-
23	Nagaland	1,716	557	214	1,863	1,192	0	1,203	299	206	1,240	627	-
24	Odisha	43,075	6,473	2,745	21,374	5,198	0	27,497	7,379	2,150	23,824	3,315	8
25	Puducherry	1,537	90	110	2,161	56	0	1,130	116	89	2,124	77	-
26	Punjab	59,275	15,379	4,105	1,00,217	9,124	0	26,675	12,685	3,629	1,13,643	10,888	22
27	Rajasthan	87,314	14,058	7,243	94,425	37,333	0	50,343	16,788	2,185	88,589	31,683	6
28	Sikkim	3	-	11	1,147	163	0	1	1	-	1,115	114	-
29	Tamil Nadu	2,09,491	94,023	12,486	1,92,745	18,863	0	87,735	75,070	19,139	2,02,128	15,877	1
30	Telangana	3,62,682	5,490	9,723	59,313	6,397	0	3,10,512	34,275	8,532	65,260	7,647	1

S.No.	State	Eligible Applications						No. of Beneficiaries					
		FY 2020-21	FY 2021-22	FY 2022- 23	FY 2023-24	FY 2024-25	FY 2025- 26 (till date)	FY 2020-21	FY 2021-22	FY 2022- 23	FY 2023-24	FY 2024-25	FY 2025- 26 (till date)
31	The Dadra and Nagar Haveli & Daman and Diu	1,580	120	33	445	55	0	1,032	213	79	827	63	-
32	Tripura	3,589	692	419	1,493	494	0	2,611	602	331	1,769	320	-
33	Uttar Pradesh	6,94,712	1,49,723	1,61,090	3,51,803	56,624	0	5,63,816	2,22,008	1,48,172	3,93,892	63,769	9
34	Uttarakhand	13,258	2,294	3,615	13,992	3,947	0	9,111	1,392	2,756	12,155	2,980	-
35	West Bengal	10,935	15,818	9,385	2,10,480	13,018	0	2,377	11,212	1,550	1,76,232	13,568	4
	Total	28,17,231	8,77,856	7,17,440	30,41,636	4,36,494	-	20,57,922	8,89,399	5,49,732	29,07,690	4,05,963	475

Note: The lending period of the PM SVANidhi scheme has ended on 31.12.2024.

ANNEXURE – II: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 2784 TO BE ANSWERED ON 18.08.2025

STATEMENT SHOWING YEAR WISE DETAILS OF STREET VENDORS REGISTERED AND BENEFITED UNDER PM SVANIDHI SCHEME IN KUSHINAGAR DISTRICT,UTTAR PRADESH

Parameters	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 (Till Date)	Total
Eligible Applications	4,876	228	4,151	4,623	746	-	14,624
No. of Beneficiaries	3,571	592	2,896	6,375	955	-	14,389

Note: The lending period of the PM SVANidhi scheme has ended on 31.12.2024.

ANNEXURE – III: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 2784 TO BE ANSWERED ON 18.08.2025

STATEMENT SHOWING YEAR WISE DETAILS OF AMOUNT OF LOANS DISBURSED UNDER PM SVANIDHI SCHEME

	Units	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025 -26 (Till Date)	Total
Total Loans Disbursed	Nos	20,57,922	10,74,564	12,50,498	40,99,664	11,24,452	1,704	96,08,804
Disbursed Amount	in ₹ Cr.	2,039	1,253	2,053	6,031	2,414	3.9	13,793

Note: The lending period of the PM SVANidhi scheme has ended on 31.12.2024.