

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 857
ANSWERED ON 28/07/2025
BENEFICIARIES UNDER PM SVANIDHI SCHEME**

**857. SHRI MUKUL BALKRISHNA WASNIK:
SMT. RANJEET RANJAN:**

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

- (a) details of the number of applications received, sanctioned and disbursed and the number of beneficiaries who received the first tranche under the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme since its launch in 2020, year-wise;
- (b) number of beneficiaries who have availed the first, second, and third loans under the PM SVANidhi scheme, tranche-wise;
- (c) percentage of total beneficiaries who, after repaying the first tranche, availed the second tranche, and those who, after repaying the second tranche, availed the third tranche till date; and
- (d) performance of the scheme in terms of beneficiaries, total disbursement, and repayment status, year-wise and State-wise?

ANSWER

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

- (a) A statement showing details of the number of applications received, sanctioned and disbursed and the number of beneficiaries who received the first tranche under the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme since its launch in 2020, year-wise is at Annexure - I.
- (b) & (c) A statement showing Tranche-wise number of beneficiaries and Percentage of total beneficiaries who, after repaying the first tranche, availed the second tranche, and those who, after repaying the second tranche, availed the third tranche till date is at Annexure - II.
- (d) Statements showing details of year-wise and state-wise performance of the scheme in terms of beneficiaries, total disbursement, and repayment status are at Annexure –III , IV & V respectively.

**ANNEXURE – I: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 857
TO BE ANSWERED ON 28.07.2025**

STATEMENT SHOWING YEAR-WISE DETAILS OF THE NUMBER OF APPLICATIONS RECEIVED, SANCTIONED AND DISBURSED AND THE NUMBER OF BENEFICIARIES WHO RECEIVED THE FIRST TRANCHE UNDER THE PM SVANIDHI SCHEME IS AS FOLLOWS:

(AS ON 20.07.2025)

	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 (till 20th July'25)
No. of Beneficiaries	20,57,922	8,89,399	5,49,732	29,07,709	4,06,111	899
Loan Applications Received	28,17,279	12,09,417	19,42,542	40,37,147	14,20,821	-
Loan Applications Sanctioned	22,03,491	9,87,947	13,27,528	40,62,248	12,19,599	2,095
Loan Applications Disbursed	20,57,922	10,74,564	12,50,498	40,99,696	11,24,896	2,160

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

**ANNEXURE – II: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 857
TO BE ANSWERED ON 28.07.2025**

**STATEMENT SHOWING TRANCHE-WISE NUMBER OF BENEFICIARIES AND PERCENTAGE OF
TOTAL BENEFICIARIES WHO, AFTER REPAYING THE FIRST TRANCHE, AVAILED THE
SECOND TRANCHE, AND THOSE WHO, AFTER REPAYING THE SECOND TRANCHE, AVAILED
THE THIRD TRANCHE TILL DATE ARE AS FOLLOWS:**

(AS ON 20.07.2025)

	1st Tranche Loan	2nd Tranche Loan	3rd Tranche Loan
Number of loans disbursed	68,11,772	23,13,576	4,84,388
Number of loans repaid	39,31,901	9,14,907	3,307
% Beneficiaries availing higher tranche loan	-	59%	53%

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

ANNEXURE – III: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 857**TO BE ANSWERED ON 28.07.2025****STATEMENT SHOWING YEAR-WISE AND STATE-WISE NUMBER OF BENEFICIARIES UNDER PM SVANIDHI SCHEME****(AS ON 20.07.2025)**

S.No.	State	FY 2020-21	FY 2021-22	FY 2022- 23	FY 2023-24	FY 2024-25	FY 2025-26 (till 20th July'25)	Total
1	Andaman And Nicobar Islands	387	90	9	57	6	0	549
2	Andhra Pradesh	1,12,769	70,964	12,597	1,38,943	13,588	2	3,48,863
3	Arunachal Pradesh	1,588	898	823	1,278	136	0	4,723
4	Assam	14,157	40,651	12,005	48,317	6,136	0	1,21,266
5	Bihar	28,859	18,702	3,542	66,733	11,030	6	1,28,872
6	Chandigarh	2,051	1,408	524	991	48	0	5,022
7	Chhattisgarh	40,305	6,393	3,843	29,438	10,139	2	90,120
8	Delhi	31,148	10,526	17,708	1,19,786	13,247	4	1,92,419
9	Goa	1,018	220	64	231	38	1	1,572
10	Gujarat	1,02,307	94,870	45,819	2,08,688	27,514	1	4,79,199
11	Haryana	16,947	9,450	5,044	1,21,838	14,706	433	1,68,418
12	Himachal Pradesh	2,767	593	496	1,486	116	0	5,458
13	Jammu And Kashmir	11,520	2,755	918	1,553	494	0	17,240
14	Jharkhand	22,025	6,811	2,642	49,645	4,448	0	85,571
15	Karnataka	1,08,004	33,803	27,166	1,99,299	27,483	69	3,95,824
16	Kerala	8,051	1,374	1,793	98,665	9,413	2	1,19,298
17	Ladakh	247	14	61	127	13	0	462
18	Madhya Pradesh	3,13,786	1,56,791	62,369	2,98,485	57,469	302	8,89,202
19	Maharashtra	1,49,151	48,260	1,62,303	4,34,975	57,959	26	8,52,674
20	Manipur	6,094	2,393	346	930	70	0	9,833
21	Meghalaya	253	355	796	1,761	746	0	3,911
22	Mizoram	445	38	46	1,685	372	0	2,586
23	Nagaland	1,203	299	206	1,240	627	0	3,575
24	Odisha	27,497	7,379	2,150	23,824	3,315	8	64,173
25	Puducherry	1,130	116	89	2,124	77	0	3,536
26	Punjab	26,675	12,685	3,629	1,13,643	10,888	22	1,67,542
27	Rajasthan	50,343	16,788	2,185	88,589	31,683	6	1,89,594
28	Sikkim	1	1	-	1,115	114	0	1,231
29	Tamil Nadu	87,735	75,070	19,139	2,02,128	15,878	1	3,99,951
30	Telangana	3,10,512	34,275	8,532	65,260	7,647	1	4,26,227
31	The Dadra And Nagar Haveli And Daman And Diu	1,032	213	79	827	63	0	2,214
32	Tripura	2,611	602	331	1,769	320	0	5,633
33	Uttar Pradesh	5,63,816	2,22,008	1,48,172	3,93,892	63,769	9	13,91,666
34	Uttarakhand	9,111	1,392	2,756	12,155	2,980	0	28,394
35	West Bengal	2,377	11,212	1,550	1,76,232	13,579	4	2,04,954
Total		20,57,922	8,89,399	5,49,732	29,07,709	4,06,111	899	68,11,772

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

**ANNEXURE – IV: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 857
TO BE ANSWERED ON 28.07.2025**

**STATEMENT SHOWING YEAR-WISE AND STATE-WISE NUMBER OF LOANS DISBURSED
UNDER PM SVANIDHI SCHEME**

(AS ON 20.07.2025)

S.No.	State	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26 (till 20th July'25)	Total
1	Andaman And Nicobar Islands	387	146	187	215	87	-	1,022
2	Andhra Pradesh	1,12,770	82,296	48,000	2,09,888	68,713	3	5,21,670
3	Arunachal Pradesh	1,588	1,105	1,783	2,492	575	-	7,543
4	Assam	14,157	42,679	23,587	73,558	25,275	-	1,79,256
5	Bihar	28,859	19,556	10,232	84,269	19,973	22	1,62,911
6	Chandigarh	2,051	1,593	1,895	2,335	611	1	8,486
7	Chhattisgarh	40,305	9,255	11,161	52,462	15,974	3	1,29,160
8	Delhi	31,148	11,087	27,198	1,38,201	29,328	47	2,37,009
9	Goa	1,018	396	474	618	205	1	2,712
10	Gujarat	1,02,308	1,11,565	99,992	2,81,500	97,421	38	6,92,824
11	Haryana	16,947	11,645	12,201	1,34,374	31,226	466	2,06,859
12	Himachal Pradesh	2,767	1,244	2,004	3,154	874	-	10,043
13	Jammu And Kashmir	11,520	4,078	5,001	5,525	1,745	-	27,869
14	Jharkhand	22,025	8,385	7,475	59,188	12,546	1	1,09,620
15	Karnataka	1,08,007	45,597	68,350	2,68,193	72,522	119	5,62,788
16	Kerala	8,052	3,384	5,171	1,02,936	33,454	76	1,53,073
17	Ladakh	247	73	214	232	37	-	803
18	Madhya Pradesh	3,13,808	1,99,947	1,71,035	4,86,703	1,72,744	1,109	13,45,346
19	Maharashtra	1,49,154	60,799	2,12,007	5,25,631	1,38,827	93	10,86,511
20	Manipur	6,094	2,498	1,910	2,901	573	-	13,976
21	Meghalaya	253	384	1,021	2,278	1,258	-	5,194
22	Mizoram	445	135	125	1,855	900	-	3,460
23	Nagaland	1,203	467	474	1,569	1,081	1	4,795
24	Odisha	27,497	8,998	10,704	42,109	10,351	20	99,679
25	Puducherry	1,130	226	520	2,741	663	-	5,280
26	Punjab	26,675	13,289	11,389	1,34,638	28,423	46	2,14,460
27	Rajasthan	50,343	17,066	9,156	1,17,366	50,532	19	2,44,482
28	Sikkim	1	1	-	1,122	358	-	1,482
29	Tamil Nadu	87,739	78,089	60,452	2,74,342	65,038	44	5,65,704
30	Telangana	3,10,523	87,737	89,419	1,85,492	47,401	2	7,20,574
31	The Dadra And Nagar Haveli And Daman And Diu	1,032	228	302	1,523	226	-	3,311
32	Tripura	2,612	829	1,000	2,750	937	1	8,129
33	Uttar Pradesh	5,63,908	2,36,513	3,46,315	6,96,177	1,51,176	37	19,94,126
34	Uttarakhand	9,111	1,910	7,038	17,407	7,323	1	42,790
35	West Bengal	2,377	11,225	2,706	1,83,952	36,519	10	2,36,789
Total		20,58,061	10,74,425	12,50,498	40,99,696	11,24,896	2,160	96,09,736

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

**ANNEXURE – V: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 857
TO BE ANSWERED ON 28.07.2025**

**STATEMENT SHOWING YEAR-WISE AND STATE-WISE NUMBER OF LOANS REPAID UNDER
PM SVANIDHI SCHEME**

(AS ON 20.07.2025)

S.No.	State	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26 (till 20th July'25)	Total
1	Andaman And Nicobar Islands	5	301	187	141	109	2	745
2	Andhra Pradesh	3,434	78,033	43,523	57,334	73,067	916	2,56,307
3	Arunachal Pradesh	32	1,400	1,201	1,409	1,217	26	5,285
4	Assam	173	8,479	23,291	28,539	32,908	548	93,938
5	Bihar	931	14,454	17,744	13,935	26,850	1,647	75,561
6	Chandigarh	25	1,846	1,536	1,260	660	15	5,342
7	Chhattisgarh	1,178	21,204	12,303	20,682	14,210	1,280	70,857
8	Delhi	2,025	18,902	13,319	21,206	47,667	1,854	1,04,973
9	Goa	29	722	474	363	274	14	1,876
10	Gujarat	4,719	63,036	75,665	89,124	1,31,268	2,284	3,66,096
11	Haryana	749	12,034	9,933	14,641	41,307	1,517	80,181
12	Himachal Pradesh	75	2,138	1,377	1,558	1,070	29	6,247
13	Jammu And Kashmir	111	7,787	5,003	3,690	1,430	36	18,057
14	Jharkhand	810	11,282	9,126	9,092	20,262	684	51,256
15	Karnataka	1,746	61,095	51,441	81,382	1,28,656	5,119	3,29,439
16	Kerala	137	5,989	2,972	5,346	62,678	2,051	79,173
17	Ladakh	3	238	77	117	79	-	514
18	Madhya Pradesh	9,140	1,53,606	1,41,424	1,77,333	1,83,349	5,160	6,70,012
19	Maharashtra	4,878	78,016	61,957	1,25,447	1,95,519	5,407	4,71,224
20	Manipur	151	2,137	3,423	2,268	1,157	94	9,230
21	Meghalaya	3	152	356	842	1,496	105	2,954
22	Mizoram	18	353	94	174	1,068	31	1,738
23	Nagaland	10	756	437	657	1,149	105	3,114
24	Odisha	767	18,994	10,357	11,353	14,442	624	56,537
25	Puducherry	12	754	271	548	1,049	7	2,641
26	Punjab	721	16,333	14,580	18,127	38,126	497	88,384
27	Rajasthan	1,553	31,086	21,465	40,329	43,101	967	1,38,501
28	Sikkim	-	-	1	78	636	4	719
29	Tamil Nadu	1,484	59,343	64,236	72,515	1,21,200	2,665	3,21,443
30	Telangana	2,287	1,88,403	76,533	1,16,000	60,344	2,015	4,45,582
31	The Dadra And Nagar Haveli And Daman And Diu	20	636	353	306	383	5	1,703
32	Tripura	43	1,119	862	919	1,151	17	4,111
33	Uttar Pradesh	32,809	2,40,533	1,97,597	3,15,616	1,71,546	3,864	9,61,965
34	Uttarakhand	230	5,949	3,177	6,026	7,039	184	22,605
35	West Bengal	89	1,777	7,264	16,505	75,235	935	1,01,805
Total		70,397	11,08,887	8,73,559	12,54,862	15,01,702	40,708	48,50,115

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