

-
**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 870
ANSWERED ON 08/12/2025**

STATUS OF MICRO CREDIT FACILITY SCHEME

870. SHRI S. SELVAGANABATHY:

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

- (a) whether Government will furnish the number of beneficiaries who have availed Micro Credit Facility during the last five years;
- (b) list out the financial institutions who have granted loans to street vendors during the last three years and the quantum of loan granted;
- (c) whether Government will furnish the action initiated to publicise the scheme especially in the rural areas of the country; and
- (d) the number of urban poor street vendors who have been assisted under the scheme during the last three years?

ANSWER

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

- (a) During the last five years (FY 2020-21 to FY 2024-25), total 68.03 lakh street vendors have availed Micro-Credit Facility under PM SVANidhi scheme.
- (b) A statement showing the financial institutions who have granted loans to street vendors and details of quantum of loan granted during the last three years (FY 2022-23, 2023-24 & 2024-25) under the PM SVANidhi scheme is at Annexure-I.
- (c) PM SVANidhi scheme is implemented by Ministry of Housing and Urban Affairs in urban areas. However, street vendors of surrounding development/peri-urban/rural areas who are vending within geographical limits of the Urban Local Bodies are also provided loans under the scheme. Further, under the restructured scheme, benefits have been extended to census towns, urban agglomerations, peri-urban areas, semi-urban areas etc. in a graded manner, thereby creating increased livelihood opportunities.

To publicise the scheme, Ministry of Housing and Urban Affairs (MoHUA) from time to time carries out awareness campaigns like broadcasting through radio jingles, television advertisements and newspaper advertisements. States/UTs are provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of information on the scheme benefits.

- (d) Prime Minister Street Vendor's AtmaNirbhar Nidhi scheme (PM SVANidhi) was launched to facilitate collateral free working capital to street vendors vending in urban areas. During the last three years (FY 2022-23, 2023-24 & 2024-25), more than 64.74 lakh loans amounting to ₹10,497 Cr. have been disbursed to over 38.56 lakh street vendors across the country under the scheme.

ANNEXURE – I: REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 870 ANSWERED ON 08.12.2025

STATEMENT SHOWING FINANCIAL INSTITUTIONS WHO HAVE GRANTED LOANS TO STREET VENDORS AND DETAILS OF QUANTUM OF LOAN GRANTED DURING THE LAST THREE YEARS (FY 2022-23, 2023-24 & 2024-25)

Financial Institutions	Total No. of loans	Amount of Loans (in ₹ Cr.)
Public Sector Banks	61,15,240	9,875.0
Private Sector Banks	94,081	144.5
Small Finance Banks (SFBs)	15,936	24.6
State Co-operative Banks	35,359	74.9
Micro Finance Institutions (MFIs)	6,459	13.0
Urban Co-operative Banks	1,194	1.7
Regional Rural Banks	2,00,354	352.5
District Co-operative Banks	5,991	11.1
Total	64,74,614	10,497.4