

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1814
ANSWERED ON 09/03/2026**

IMPLEMENTATION AND EXPANSION OF PM SVANIDHI SCHEME

**1814: SHRI MITHLESH KUMAR:
SHRI ASHOKRAO SHANKARRAO CHAVAN:
SHRI BRIJ LAL:
DR. DINESH SHARMA:
SHRI MAYANKKUMAR NAYAK:
SHRI AMAR PAL MAURYA:
SHRI NARAYANA KORAGAPPA:
SHRI SUBHASH BARALA:
SHRI NARHARI AMIN:
DR. MEDHA VISHRAM KULKARNI:
SHRI S. SELVAGANABATHY:
SMT. DARSHANA SINGH:
SHRI MADAN RATHORE:**

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) whether Government has approved any revised or expanded version of the Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme;
- (b) if so, the details thereof and the manner in which it differs from the current scheme;
- (c) whether Government proposes to provide credit card-based financial access or similar digital credit instruments to PM SVANidhi beneficiaries and, if so, the details thereof; and
- (d) the number of beneficiaries who have availed the first, second and third installment of loan under PM SVANidhi, including the States of Uttar Pradesh and Rajasthan?

ANSWER

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

(a) to (c): Yes. The Government has approved the restructured Pradhan Mantri Street Vendors' AtmaNirbhar Nidhi (PM SVANidhi) Scheme, extending the lending period under the scheme up to 31st March 2030. In the restructured scheme the loan amounts for first tranche and second tranche have been enhanced to, up to Rs 15,000 and up to Rs 25,000, respectively. The restructured scheme now provides for cashback on wholesale purchases in addition to cashback on retail digital transactions. Coverage of the scheme has been expanded beyond statutory towns to include census towns, peri-urban areas, etc. in a graded manner. Additionally, UPI-linked RuPay Credit Card has been introduced for beneficiaries who have repaid the second loan tranche. The UPI-linked RuPay Credit Card was launched on 23rd January 2026, and so far 24,927 applications have been received across the country. Further details on UPI-linked RuPay Credit Card are available on the PM SVANidhi Portal (<https://www.pmsvanidhi.mohua.gov.in>).

(d): Since the inception of PM SVANidhi Scheme till 1st March 2026, 73.8 lakh, 28.5 lakh and 7.2 lakh beneficiaries have availed first, second and third loan tranches respectively, across the country. The term-wise details of beneficiaries for States of Rajasthan and Uttar Pradesh, are at Annexure.

ANNEXURE REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 1814 TO BE ANSWERED ON 09th MARCH, 2026

STATEMENT SHOWING TERM-WISE DETAILS OF BENEFICIARIES FOR STATES OF RAJASTHAN AND UTTAR PRADESH

(As on 01.03.2026)

Name of the State	No. of 1st term loan beneficiaries	No. of 2nd term loan beneficiaries	No. of 3rd term loan beneficiaries
Rajasthan	2,15,769	62,735	9,652
Uttar Pradesh	14,83,709	5,70,586	1,07,293

(Data Source: PM SVANidhi Portal)