

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 4034
ANSWERED ON 30/03/2026**

LOANS UNDER PM SVANIDHI SCHEME

4034. SHRI HARSH VARDHAN SHRINGLA:

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

- (a) the percentage of women beneficiaries who have availed loans under PM SVANidhi scheme since its inception in Darjeeling and North Bengal region;
- (b) the number of beneficiaries who have successfully moved through the tranches to avail the third loan of ₹50,000 under the scheme in the region;
- (c) whether there is an increase in rate of women entrepreneurs in the region compared to the last decade; and
- (d) if so, the details thereof?

ANSWER

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

- (a): PM SVANidhi scheme was launched in June 2020 to provide collateral-free working capital term loans to urban street vendors. Since the inception of PM SVANidhi scheme till 1st March 2026, a total of 9,903 street vendor beneficiaries has availed loans under the scheme in Darjeeling District out of which 61.9% are women beneficiaries. Also, 35,582 street vendor beneficiaries have availed loans under the scheme in North Bengal region out of which 51.4% are women beneficiaries.
- (b): Since the inception of PM SVANidhi scheme till 1st March 2026, a total of 67 street vendor beneficiaries in Darjeeling District and 471 street vendor beneficiaries in North Bengal region have availed 3rd tranche loan of upto ₹50,000.
- (c) & (d): Ministry of Housing and Urban Affairs started implementation of DAY-NULM from September, 2013 which aimed to reduce poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, in order to improve their livelihoods on a sustainable basis, through building strong grassroots level institutions of the urban poor. DAY-NULM Mission ended on 30.09.2024. District-wise and Region-wise data is not maintained at the Central level. However, the details of women employment generated in the State of West Bengal under DAY-NULM since its inception (till 30.09.2024) is as under:-

No. of SHGs members formed :- 7,08,993.

No. of Skilled Candidates trained :- 46,515.

No. of Skilled Candidates placed :- 19,791.

No. of Beneficiaries assisted for setting up individual/ Group Micro Enterprises :- 8,751.

No. of SHGs women member disbursed loans under Bank linkage Programme :- 2,41,141
