

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 4055
ANSWERED ON 30/03/2026

STATUS OF PM SVANIDHI IN JAMMU AND KASHMIR

4055. SHRI GULAM ALI:

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

- (a) whether Government has implemented PM SVANidhi in Jammu and Kashmir and the number of street vendors identified and benefited thereunder;
- (b) the total amount of collateral-free working capital loans sanctioned and disbursed so far under the scheme in the Union Territory;
- (c) the details of business activities supported and whether the scheme has helped vendors flourish and become Atmanirbhar; and
- (d) the Urban Local Body-wise and bank-wise details of beneficiaries and credit disbursed in Jammu and Kashmir?

ANSWER

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

- (a): Yes, Ministry of Housing and Urban Affairs is implementing PM SVANidhi Scheme since 1st June, 2020 in the Union Territory of Jammu and Kashmir. The identification of street vendors is carried out by States/UTs through surveys conducted under the provisions of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. The responsibility for conducting surveys, issuing Certificates of Vending, Letter of Recommendation etc. rests with the respective Urban Local Bodies and State/UT Governments. The PM SVANidhi is a demand driven scheme, wherein eligible street vendors who seek working capital support apply for loans on the PM SVANidhi portal or PM SVANidhi mobile app. Since the inception of PM SVANidhi scheme till 1st March 2026, the number of street vendor beneficiaries who have availed loans under the scheme in Jammu and Kashmir are 17,632.
- (b): Since the inception of PM SVANidhi scheme till 1st March 2026, the total amount of loans sanctioned and disbursed is ₹52.90 Cr. and ₹50.57 Cr. respectively in Jammu and Kashmir under the scheme.
- (c): Urban street vendors across the country dealing with Beauty and Fashion Accessories; Cloth and Handloom Items; Electrical and Electronic Goods; Fast Food and Food Items; Flower and Pooja Items; Footwear and Leather Products; Fruits and Vegetables; Home Décor and Handicrafts; Kitchen Items; Plastic Items etc. can apply for PM SVANidhi Scheme. These Street Vendors should either have a Certificate of Vending (CoV) or a Letter of Recommendation (LoR) issued by the respective Urban Local Body.

The Impact assessment studies of the PM SVANidhi scheme had been undertaken by Indian School of Business (ISB), Hyderabad in 2023 & 2025. The 2023 study found that PM SVANidhi was the first loan from a bank for 95% of the beneficiaries and the loan was utilized for expanding their business. The 2025 study found that the average annualized business income among SVANidhi borrowers grew by around 20 percent, between 2023 and 2025. Around 30 percent of borrowers across all cycles reported holding loans other than PM SVANidhi loans which underscores the scheme's role in building credit histories for vendors who previously had little or no access to formal credit. Further the study also found the scheme's impact extends well beyond business recovery. By easing credit constraints and stabilizing household cash flows, the scheme has enabled vendor families to improve living conditions, strengthen food security, enhance access to health-care, and support children's education.

- (d) The Urban Local Body (ULB) wise and Bank-wise details of beneficiaries and amount of loan disbursed in Jammu and Kashmir are provided in **Annexure – I** and **Annexure – II** respectively.

ANNEXURE-I REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 4055 TO BE ANSWERED ON 30TH MARCH, 2026

THE URBAN LOCAL BODY-WISE DETAILS OF BENEFICIARIES AND AMOUNT OF LOAN DISBURSED IN JAMMU AND KASHMIR UNDER PM SVANIDHI SCHEME

(As on 01.03.2026)

S. No.	Name of ULB	Number of Beneficiaries	Amount of Loans Disbursed (in ₹ lakhs)
1	Kupwara Notified Area Council	241	72.20
2	Handwara Municipality	284	79.40
3	Banihal Municipality	60	11.20
4	Ramban Notified Area Council	141	49.60
5	Doda Notified Area Council	107	27.00
6	Batote Municipality	34	7.70
7	Bhaderwah Municipality	82	25.25
8	Kishtwar Notified Area Council	77	16.70
9	Poonch Notified Area Council	148	42.70
10	Langate Municipality	16	6.25
11	Bandipora Notified Area Council	123	36.75
12	Hajin Municipality	50	16.45
13	Sumbal Municipality	58	20.75
14	Sopore Notified Area Council	258	83.80
15	Pattan Municipality	37	7.48
16	Baramulla Notified Area Council	333	119.30
17	Uri Municipality	33	8.45
18	Kunzer Municipality	7	1.75
19	Gulmarg Tangmarg Municipality	98	34.55
20	Ganderbal Notified Area Council	124	45.20
21	Sri Municipal Corporations (SRINAGAR)	5234	1430.35
22	Magam Municipality	69	10.65
23	Beerwah Municipality	65	23.65
24	Budgam Notified Area Council	161	44.90
25	Khansahib Municipality	16	2.80
26	Chrari Sharief Municipality	45	11.20
27	Pampore Municipality	89	35.50
28	Khrew Municipality	1	0.10
29	Tral Municipality	98	34.27
30	Awantipora Municipality	30	13.40
31	Pulwama Notified Area Council	209	59.20
32	Shopian Notified Area Council	215	72.31
33	Pahalgam Municipality	83	20.80
34	Bijbehara Municipality	87	27.00
35	Mattan Municipality	17	5.70

S. No.	Name of ULB	Number of Beneficiaries	Amount of Loans Disbursed (in ₹ lakhs)
36	Anantnag Notified Area Council	639	198.88
37	Achabal Municipality	66	24.35
38	Kokernag Municipality	61	14.35
39	Kulgam Notified Area Council	85	18.30
40	Qazigund Municipality	67	23.10
41	Dooru Verinag Municipality	96	33.71
42	Katra Notified Area Council	41	18.70
43	Udhampur Town Panchayat	78	23.85
44	Chenani Notified Area Council	1	0.10
45	Ram Notified Area Council	1	0.80
46	Thanamandi Municipality	36	5.50
47	Rajauri Notified Area Council	242	60.40
48	Nowshehra Notified Area Council	37	6.20
49	Sunderbani Municipality	19	3.25
50	Jourian Municipality	27	12.60
51	Akhnoor Municipality	79	23.10
52	Khour Municipality	19	7.90
53	Jammu Municipal Corporations	5107	1448.48
54	Ghou-Manhasan Municipality	15	4.30
55	R S Pura Municipality	204	33.70
56	Bishnah Municipality	89	25.95
57	Arnia Municipality	102	24.75
58	Bari Brahmana Municipality	210	58.64
59	Vijaypur Municipality	91	19.53
60	Samba Notified Area Council	87	24.20
61	Ramgarh Municipality	39	9.40
62	Billawar Municipality	32	11.90
63	Bashohli Notified Area Council	45	13.75
64	Kathua Town Panchayat	68	18.65
65	Parole Notified Area Council	8	3.10
66	Hira Notified Area Council	14	2.90
67	Chadoora Municipality	92	26.70
68	Surankote Municipality	47	10.35
69	Thathri Municipality	43	12.85
70	Kathua Notified Area Council	222	55.75
71	Lakhanpur Municipality	75	34.70
72	Basohli Municipality	1	0.10
73	Parole Municipality	2	1.10
74	Udhampur Notified Area Council	250	77.95
75	Chenani Municipality	9	4.80
76	Ram Municipality	124	41.50

S. No.	Name of ULB	Number of Beneficiaries	Amount of Loans Disbursed (in ₹ lakhs)
77	Reasi Notified Area Council	87	31.45
78	Katra Municipality	9	5.55
79	Rajouri Notified Area Council	13	2.00
80	Nowshera Municipality	1	0.10
81	Hira Municipality	54	12.51
82	Ramban Municipal Committee	1	0.10
83	Jammu Cantonment Board	37	6.40
84	Kalakote Municipality	6	1.40
85	Watergam Municipality	9	3.50
86	Devsar Municipality	20	4.00
87	Yaripora Municipality	22	5.75
88	Ashmuqam Municipality	57	32.85
89	Seer Hamdan Municipality	16	6.95
	Total	17,632	5,057.01

(Data Source: PM SVANidhi Portal)

ANNEXURE-II REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 4055 TO BE ANSWERED ON 30TH MARCH, 2026

THE BANK-WISE DETAILS OF BENEFICIARIES AND AMOUNT OF LOAN DISBURSED IN JAMMU AND KASHMIR UNDER PM SVANIDHI SCHEME

(As on 01.03.2026)

Name of Bank	Number of Beneficiaries	Amount of Loans Disbursed (in ₹ lakhs)
The Jammu & Kashmir Bank Ltd	14,126	4,139.32
State Bank of India	1,247	313.37
Punjab National Bank	753	195.10
Canara Bank	389	125.60
Central Bank of India	255	70.55
Jammu & Kashmir Grameen Bank	206	67.75
Uco Bank	165	26.65
Indian Bank	126	21.70
Union Bank of India	80	25.80
Bank of India	67	12.50
Bank of Baroda	65	12.90
Bank of Maharashtra	49	14.40
Punjab and Sind Bank	49	20.37
HDFC Bank Ltd	28	4.90
IDBI Bank Ltd	11	2.70
Ellaquai Dehati Bank	9	0.95
Indian Overseas Bank	6	2.35
ICICI Bank Ltd	1	0.10
Total	17,632	5,057.01

(Data Source: PM SVANidhi Portal)