GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1655
ANSWERED ON 03/08/2026

STATUS OF PM SVANIDHI SCHEME

1655. SHRI RATANJIT PRATAP NARAIN SINGH:

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

(a) the State-wise and year-wise details of the street vendors registered and benefited under the PM SVANidhi Scheme since its inception particularly in Kushinagar district;

(b) the details of the amount of loans disbursed under the scheme and the manner in which it has impacted the economic stability of street vendors, year-wise;

(c) the steps taken to ensure that the scheme reaches street vendors in remote and underserved areas of the State of Uttar Pradesh; and

(d) whether Government is considering to increase the maximum loan amount or introduce additional benefits under the scheme to support the long-term growth of street vendors, if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS

(SHRI TOKHAN SAHU)

(a): A statement showing State-wise and Year-wise details of street vendors benefited under the PM SVANidhi scheme since its inception is at Annexure – I. Further, a statement showing year wise details of street vendors benefited in Kushinagar district is at Annexure- II.

(b): A statement showing Year wise details of the amount of loans disbursed under the scheme is at Annexure - III. Impact assessment studies of the PM SVANidhi scheme was undertaken by Indian School of Business (ISB), Hyderabad in 2023 & 2025. The 2023 study was conducted in 100 Urban Local Bodies (ULBs) across the country covering more than 5,000 beneficiaries and it found that PM SVANidhi was the first loan from a bank for 95% of the beneficiaries. The 2025 study was conducted in 99 Urban Local Bodies (ULBs) across the country covering more than 5,000 beneficiaries (with around 60% of the respondents being part of the 2023 study sample) and it 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.

(c): The PM SVANidhi Scheme was initially implemented in statutory urban areas. The eligibility was also extended to street vendors from surrounding peri-urban areas who vend within the geographical limits of Urban Local Bodies (ULBs). Under the restructured PM SVANidhi

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Scheme, the coverage of the Scheme is expanded in a phased manner beyond statutory urban areas to include census towns, peri urban areas etc.

To enhance coverage and ensure wider inclusion of street vendor beneficiaries, the Ministry has undertaken several initiatives, including periodic awareness campaigns through radio jingles, television and newspaper advertisements. States and Union Territories are also regularly provided with Information, Education and Communication (IEC) materials in local languages to facilitate outreach and dissemination of scheme benefits among street vendors. Regular reviews are also conducted with States/UTs/ULBs and banks /lending institutions.

Under the scheme, MoHUA has organized various campaigns and events to enhance outreach to street vendors. After the approval of the restructured PM SVANidhi scheme on 27th August 2025, Lok Kalyan Melas were organized in ULBs from 17th September 2025 to 15th October 2025. Additionally, a special campaign was conducted from 3rd November, 2025 to 2nd December, 2025 across all States and Union Territories to clear pendency at both the bank and ULB levels in a mission mode. A nationwide Special Campaign was also launched by the Ministry from 1st June to 30th June 2026, comprising SVANidhi Mahotsav and Lok Kalyan Melas across States and Union Territories. These Melas promoted the new features of the schemes and supported vendor mobilisation, loan application submission, faster loan disbursement, and digital onboarding of beneficiaries.

(d): 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.

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ANNEXURE-I REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 1655 TO BE ANSWERED ON 3RD AUGUST, 2026

THE STATE-WISE AND YEAR-WISE DETAILS OF THE STREET VENDORS BENEFITED UNDER THE PM SVANIDHI SCHEME

S. No.	State	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman and Nicobar Islands	382	96	10	55	6	5
2	Andhra Pradesh	1,12,739	71,199	12,653	1,36,609	15,869	75,522
3	Arunachal Pradesh	1,586	916	845	1,244	162	436
4	Assam	14,139	40,647	12,058	48,357	6,288	9,550
5	Bihar	28,957	18,709	3,574	66,567	11,204	23,065
6	Chandigarh	2,048	1,410	530	984	50	2
7	Chhattisgarh	40,232	6,562	4,252	28,608	10,842	19,477
8	Delhi	31,155	10,376	17,845	1,20,049	13,301	3,711
9	Goa	1,017	221	67	224	45	193
10	Gujarat	1,02,408	95,114	46,012	2,08,362	28,433	30,516
11	Haryana	17,004	9,467	5,099	1,21,619	15,111	19,420
12	Himachal Pradesh	2,770	590	496	1,490	115	99
13	Jammu and Kashmir	11,516	2,762	923	1,553	499	479
14	Jharkhand	22,127	6,760	2,721	49,465	4,544	8,669
15	Karnataka	1,08,141	33,733	27,304	1,98,180	28,626	22,934
16	Kerala	8,050	1,378	1,794	98,775	9,673	5,109
17	Ladakh	247	14	60	128	14	3
18	Madhya Pradesh	3,12,207	1,59,138	63,553	2,94,929	60,078	1,01,066
19	Maharashtra	1,49,145	48,786	1,63,025	4,32,923	61,085	72,434
20	Manipur	6,021	2,467	353	924	72	131
21	Meghalaya	253	356	795	1,761	756	342
22	Mizoram	445	38	46	1,709	381	288
23	Nagaland	1,199	300	221	1,233	631	802
24	Odisha	27,637	7,556	2,202	23,278	3,658	7,222
25	Puducherry	1,131	119	90	2,119	79	135
26	Punjab	26,789	12,691	3,755	1,13,649	11,218	19,427
27	Rajasthan	50,495	16,625	2,227	86,756	33,761	30,326
28	Sikkim	1	1	-	1,108	124	331
29	Tamil Nadu	87,751	75,324	19,267	2,00,722	17,502	19,611
30	Telangana	3,08,060	36,550	8,906	64,555	8,421	19,400
31	The Dadra and Nagar Haveli and Daman and Diu	1,033	214	80	824	64	35
32	Tripura	2,611	609	338	1,764	329	461
33	Uttar Pradesh	5,60,765	2,23,237	1,48,768	3,95,727	64,862	1,15,156
34	Uttarakhand	9,100	1,385	2,763	12,166	3,027	2,390
35	West Bengal	2,383	11,197	1,583	1,76,306	13,826	57,412
Total		20,51,544	8,96,547	5,54,215	28,94,722	4,24,656	6,66,159

(Data Source: PM SVANidhi Portal)

ANNEXURE-II REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 1655 TO BE ANSWERED ON 3RD AUGUST, 2026

STATEMENT SHOWING YEAR WISE DETAILS OF STREET VENDORS BENEFITED UNDER PM SVANIDHI SCHEME IN KUSHINAGAR DISTRICT, UTTAR PRADESH

Parameters	FY 20-21	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
No. of Beneficiaries	3,545	624	3,049	6,704	976	912

(Data Source: PM SVANidhi Portal)

ANNEXURE-III REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 1655 TO BE ANSWERED ON 3RD AUGUST, 2026

Year wise Loan amount disbursed:

FY	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 24-25	FY 25-26
Loan Amount Disbursed in Rs. Cr	2,032.9	1,271.9	2,053.3	6,049.0	2,481.4	3,695.5

(Data Source: PM SVANidhi Portal)