GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2434
ANSWERED ON 10/08/2026

IMPLEMENTATION AND IMPACT OF THE PM SVANIDHI SCHEME

2434. SHRI SANJAY RAUT:

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

(a) whether Government has achieved the objectives of the PM SVANidhi Scheme;

(b) if so, the details of loans sanctioned, disbursed, repayment rates and beneficiaries during the last five years, year-wise and State-wise, including Maharashtra;

(c) the number of street vendors who have availed the second and third loan tranches, State-wise, and the criteria adopted for assessing their creditworthiness;

(d) whether Government has assessed the Scheme's impact on vendors' income, digital payments and financial inclusion, if so, the details thereof; and

(e) the measures taken to expand PM SVANidhi coverage in small towns, peri-urban areas and major markets, particularly in the State of Maharashtra?

ANSWER

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

(a): Yes. PM SVANidhi Scheme has achieved its objective of facilitating collateral free working capital term loans to urban street vendors. Since scheme inception till 12^{th} July 2026, 76.95 lakh street vendors have availed more than 1.15 crore collateral-free loans amounting to ₹18,475 crore.

(b): State-wise and year-wise details of number of loans sanctioned, disbursed and number of beneficiaries under the scheme during last 5 year are provided in Annexure – I.
Repayment rate varies according to the term of the loan. The PM SVANidhi loan repayment schedule provides for three tranches in 12 months, 18 months, and in 36 months respectively through monthly instalments.

(c): Street vendors who successfully repay their first loan tranche of upto ₹15,000 are eligible for a second loan tranche of upto ₹25,000. Upon repayment of the second loan, vendors can avail a third tranche loan upto ₹50,000. As on 12^{th} July 2026, 29.71 lakh vendors have availed the 2^{nd} loan tranche, and 8.49 lakh vendors have availed the 3^{rd} loan tranche. State-wise number of street vendors who have availed the second and third loan tranches are provided in Annexure – II.

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(d): Yes, Impact assessment studies of the PM SVANidhi Scheme were 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 loan under PM SVANidhi Scheme was the first loan from a bank for 95% of the beneficiaries and the loan was utilized for expanding their business. 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. Further the study also found that between 2023 and 2025, the adoption of digital payments among street vendors rose significantly.

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.

(e): 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 Scheme, the scheme benefits have been extended to census towns, peri-urban areas, etc. in a graded manner.

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ANNEXURE-I REFERRED TO IN REPLY TO RAJYA SABHA UNSTARRED QUESTION NO. 2434 TO BE ANSWERED ON 10TH AUGUST, 2026

STATEMENT SHOWING YEAR WISE, STATE WISE DETAILS OF LOANS SANCTIONED TO STREET VENDORS DURING LAST 5 YEARS UNDER PM SVANIDHI SCHEME (As on 12.07.2026)

S. No.	State	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	144	214	209	75	109
2	Andhra Pradesh	81,846	50,041	2,05,747	74,511	1,31,180
3	Arunachal Pradesh	924	2,072	2,437	557	1,340
4	Assam	42,955	23,885	72,679	26,889	26,871
5	Bihar	15,771	11,803	85,501	17,940	39,391
6	Chandigarh	1,572	1,898	2,341	562	379
7	Chhattisgarh	9,208	12,355	52,503	15,445	31,922
8	Delhi	10,241	31,457	1,35,979	30,151	25,198
9	Goa	408	499	614	207	435
10	Gujarat	1,14,537	1,03,002	2,75,540	1,01,054	1,00,848
11	Haryana	12,571	12,009	1,37,251	31,512	49,328
12	Himachal Pradesh	1,242	2,044	3,127	921	785
13	Jammu and Kashmir	3,808	5,143	5,821	1,928	1,461
14	Jharkhand	8,202	8,761	58,887	11,787	21,404
15	Karnataka	45,255	78,143	2,57,232	77,472	91,428
16	Kerala	3,351	5,497	1,04,027	37,265	39,723
17	Ladakh	74	216	233	42	60
18	Madhya Pradesh	1,99,007	1,76,591	4,87,233	1,68,229	2,22,576
19	Maharashtra	44,404	2,34,703	5,19,665	1,44,013	2,17,965
20	Manipur	1,850	2,329	2,533	562	718
21	Meghalaya	385	1,038	2,276	1,323	1,034
22	Mizoram	132	133	1,929	978	870
23	Nagaland	465	535	1,566	1,095	1,493
24	Odisha	8,102	13,068	40,632	11,001	17,710
25	Puducherry	173	566	2,704	739	894
26	Punjab	11,008	12,424	1,36,587	31,182	42,751
27	Rajasthan	11,902	18,899	1,09,330	49,433	51,339
28	Sikkim	1	2	1,124	409	870
29	Tamil Nadu	62,850	58,820	2,75,080	69,647	87,682
30	Telangana	74,964	98,526	1,76,157	44,218	49,548
31	Daman & Diu and Dadra & Nagar Haveli	149	446	1,373	233	314
32	Tripura	896	1,037	2,715	979	1,213
33	Uttar Pradesh	2,15,087	3,53,784	6,89,947	1,52,362	2,19,802
34	Uttarakhand	1,935	7,322	17,269	7,497	6,926
35	West Bengal	8,810	4,937	1,84,747	36,700	1,11,289
	Total	**9,94,229**	**13,34,199**	**40,52,995**	**11,48,918**	**15,96,856**

(Data Source: PM SVANidhi Portal)

STATEMENT SHOWING YEAR WISE, STATE WISE DETAILS OF LOANS DISBURSED TO STREET VENDORS DURING LAST 5 YEARS UNDER PM SVANIDHI SCHEME

(As on 12.07.2026)

S.No.	State	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	154	183	225	84	98
2	Andhra Pradesh	82,481	48,075	2,06,566	72,558	1,23,819
3	Arunachal Pradesh	1,162	1,789	2,565	484	1,252
4	Assam	42,725	23,665	74,005	26,218	25,301
5	Bihar	19,578	10,280	84,236	20,430	34,763
6	Chandigarh	1,591	1,919	2,317	637	325
7	Chhattisgarh	9,476	11,792	51,403	16,869	29,987
8	Delhi	10,946	27,340	1,38,738	30,042	21,758
9	Goa	407	478	608	211	420
10	Gujarat	1,11,991	1,00,172	2,81,720	1,00,735	95,869
11	Haryana	11,687	12,289	1,34,179	32,298	44,782
12	Himachal Pradesh	1,241	2,010	3,169	904	767
13	Jammu and Kashmir	4,085	5,007	5,535	1,798	1,243
14	Jharkhand	8,348	7,572	59,045	12,754	19,154
15	Karnataka	45,561	68,393	2,68,802	75,160	86,210
16	Kerala	3,397	5,184	1,03,130	36,453	37,836
17	Ladakh	73	213	233	42	62
18	Madhya Pradesh	2,02,846	1,72,328	4,82,613	1,77,391	2,19,810
19	Maharashtra	61,877	2,12,280	5,26,087	1,46,209	2,07,027
20	Manipur	2,572	1,926	2,873	594	660
21	Meghalaya	385	1,020	2,281	1,272	1,017
22	Mizoram	135	128	1,885	942	873
23	Nagaland	471	503	1,589	1,061	1,453
24	Odisha	9,392	10,852	41,417	10,890	16,467
25	Puducherry	231	524	2,739	685	874
26	Punjab	13,297	11,632	1,34,643	29,577	40,265
27	Rajasthan	16,916	9,179	1,14,871	53,361	49,534
28	Sikkim	1	-	1,118	412	860
29	Tamil Nadu	78,485	60,806	2,73,218	70,032	81,901
30	Telangana	90,980	89,113	1,87,300	46,705	48,947
31	Daman & Diu and Dadra & Nagar Haveli	229	313	1,512	231	305
32	Tripura	863	966	2,784	970	1,100
33	Uttar Pradesh	2,40,559	3,44,448	6,98,514	1,56,363	2,00,595
34	Uttarakhand	1,910	7,005	17,477	7,536	6,727
35	West Bengal	11,211	2,779	1,84,104	38,034	1,02,916
	Total	**10,87,263**	**12,52,163**	**40,93,501**	**11,69,942**	**15,04,977**

(Data Source: PM SVANidhi Portal)

STATEMENT SHOWING THE YEAR WISE, STATE WISE DETAILS OF NUMBER OF BENEFICIARIES DURING LAST 5 YEARS UNDER PM SVANIDHI SCHEME

(As on 12.07.2026)

S.No.	State	FY 21-22	FY 22- 23	FY 23-24	FY 24-25	FY 25-26
1	Andaman & Nicobar Islands	96	10	55	6	5
2	Andhra Pradesh	71,199	12,653	1,36,609	15,869	75,522
3	Arunachal Pradesh	916	845	1,244	162	436
4	Assam	40,647	12,058	48,357	6,288	9,550
5	Bihar	18,709	3,574	66,567	11,204	23,065
6	Chandigarh	1,410	530	984	50	2
7	Chhattisgarh	6,562	4,252	28,608	10,842	19,477
8	Delhi	10,376	17,845	1,20,049	13,301	3,711
9	Goa	221	67	224	45	193
10	Gujarat	95,114	46,012	2,08,362	28,433	30,516
11	Haryana	9,467	5,099	1,21,619	15,111	19,420
12	Himachal Pradesh	590	496	1,490	115	99
13	Jammu and Kashmir	2,762	923	1,553	499	479
14	Jharkhand	6,760	2,721	49,465	4,544	8,669
15	Karnataka	33,733	27,304	1,98,180	28,626	22,934
16	Kerala	1,378	1,794	98,775	9,673	5,109
17	Ladakh	14	60	128	14	3
18	Madhya Pradesh	1,59,138	63,553	2,94,929	60,078	1,01,066
19	Maharashtra	48,786	1,63,025	4,32,923	61,085	72,434
20	Manipur	2,467	353	924	72	131
21	Meghalaya	356	795	1,761	756	342
22	Mizoram	38	46	1,709	381	288
23	Nagaland	300	221	1,233	631	802
24	Odisha	7,556	2,202	23,278	3,658	7,222
25	Puducherry	119	90	2,119	79	135
26	Punjab	12,691	3,755	1,13,649	11,218	19,427
27	Rajasthan	16,625	2,227	86,756	33,761	30,326
28	Sikkim	1	-	1,108	124	331
29	Tamil Nadu	75,324	19,267	2,00,722	17,502	19,611
30	Telangana	36,550	8,906	64,555	8,421	19,400
31	Daman & Diu and Dadra & Nagar Haveli	214	80	824	64	35
32	Tripura	609	338	1,764	329	461
33	Uttar Pradesh	2,23,237	1,48,768	3,95,727	64,862	1,15,156
34	Uttarakhand	1,385	2,763	12,166	3,027	2,390
35	West Bengal	11,197	1,583	1,76,306	13,826	57,412
	Total	**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. 2434 TO BE ANSWERED ON 10TH AUGUST, 2026

STATEMENT SHOWING STATE-WISE NUMBER OF VENDORS WHO HAVE AVAILED THE SECOND AND THIRD LOAN TRANCHES UNDER THE PM SVANIDHI SCHEME

(As on 12.07.2026)

S. No.	State/UT	Street Vendors availed loans	
		2nd tranche loan	3rd tranche loan
1	Andaman & Nicobar Islands	386	193
2	Andhra Pradesh	1,75,030	48,793
3	Arunachal Pradesh	2,632	1,129
4	Assam	57,785	19,995
5	Bihar	39,304	8,247
6	Chandigarh	2,774	1,096
7	Chhattisgarh	40,012	10,974
8	Delhi	53,646	13,094
9	Goa	921	469
10	Gujarat	2,15,845	81,147
11	Haryana	56,094	13,671
12	Himachal Pradesh	3,467	1,920
13	Jammu And Kashmir	8,109	3,496
14	Jharkhand	29,447	6,963
15	Karnataka	1,82,620	61,361
16	Kerala	59,097	15,533
17	Ladakh	272	136
18	Madhya Pradesh	4,47,047	1,51,837
19	Maharashtra	3,14,685	86,248
20	Manipur	3,644	1,116
21	Meghalaya	1,591	459
22	Mizoram	1,190	388
23	Nagaland	1,442	537
24	Odisha	34,897	11,539
25	Puducherry	1,988	661
26	Punjab	58,488	13,954
27	Rajasthan	65,958	11,247
28	Sikkim	719	162
29	Tamil Nadu	1,86,210	54,295
30	Telangana	2,37,055	91,260
31	Daman & Diu and Dadra & Nagar Haveli	1,076	317
32	Tripura	2,427	888
33	Uttar Pradesh	5,93,782	1,21,082
34	Uttarakhand	14,337	5,222
35	West Bengal	77,218	10,042
	Grand Total	**29,71,195**	**8,49,471**

(Data Source: PM SVANidhi Portal)