GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 850
ANSWERED ON 27/07/2026

STREET VENDORS UNDER PM SVANIDHI

850. SHRI AJAY MAKAN:

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

(a) the number of street vendors who have received loans and paid back in full, under the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme since its launch and the total amount disbursed and received back, State-wise;

(b) the number of vendors who availed subsequent, higher loan tranches;

(c) whether any assessment of the socio-economic condition of urban street vendors has been undertaken; and

(d) the steps taken to strengthen their livelihoods and social security?

ANSWER

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

(a): PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme was launched on 01st June 2020. Under the scheme, till 12th July 2026, 76.95 lakhs street vendor have availed 1.15 crore loans amounting to ₹18475.06 Crore. Under the scheme, working capital term loans are provided to the street vendors in three tranches of upto ₹15,000, ₹25,000, and ₹50,000 to be repaid in 12 months, 18 months, and 36 months respectively through monthly instalments. Therefore, repayment varies accordingly.State-wise details are available on PM SVANidhi portal https://pmsvanidhi.mohua.gov.in

(b): Since scheme inception till 12th July 2026, the number of street vendors who have availed the second and third tranches of loans under the scheme are 29,71,195 and 8,49,471 respectively.

(c) and (d): 'SVANidhi se Samriddhi' component under the PM SVANidhi Scheme, was launched on 04 January, 2021, to build social security net for the beneficiaries' families for improving their living conditions. This facilitates linkages to 8 select Central Government Welfare schemes

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designed to provide a safety net and social security for the eligible beneficiaries and their families. As on 12th July 2026, socio economic profiling is completed for 50.63 lakh PM SVANidhi beneficiaries along with 1.06 crore family members and a total of 1.56 crore scheme sanctions have been extended to them.

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 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.

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