

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1553
TO BE ANSWERED ON DECEMBER 15, 2022**

OBJECTIVES OF PM SVANIDHI SCHEME

NO. 1553. SHRI LAVU SRI KRISHNA DEVARAYALU:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) the aims and objectives of Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme;**
- (b) the details of targets set under the scheme and achievements made so far, State/district and year-wise;**
- (c) whether the Government is aware of the demands from the street vendors to increase the amount from Rs. 10,000 to Rs. 25,000 as a part of the first tranche;**
- (d) if so, the reaction of the Government thereto;**
- (e) whether the Government proposes to double the loan amount of all tranches under PM-SVANidhi scheme;**
- (f) if so, the details thereof and if not, the reasons therefor;**
- (g) whether it is true that many eligible street vendors are facing issues in getting Vending Certificates from the Town Vending Committees; and**
- (h) if so, the steps taken by the Government in this regard?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)**

(a): Ministry of Housing and Urban Affairs (MoHUA) has launched the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on June 01, 2020 with the aim to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic. The Scheme has the following objectives:

- i. **Facilitate collateral free working capital loan up to ₹10,000 of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayment of earlier loans.**
- ii. **Incentivize regular repayment, through interest subsidy @ 7% per annum; and**
- iii. **Reward digital transactions, by way of cash back up to ₹1,200 per year**

(b): The targets set under the Scheme for the 1st, 2nd and 3rd loans is 42 Lakh, 12 Lakh and 3 Lakh respectively. Details of loan disbursed/achievements made so far, state-wise is at Annexure I.

(c) to (f): Under PM SVANidhi Scheme, initially working capital loan upto ₹10,000 was introduced. Considering requirement for enhanced loan, 2nd loan amount upto ₹20,000 w.e.f April 09, 2021 and 3rd loan upto ₹50,000 w.e.f. June 01, 2022 were introduced.

(g) & (h): The matter relating to issue of Certificate of Vending (CoV) falls under the ambit of Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 which is being implemented through respective States/Union Territories by framing Rules, Schemes and Bye-laws for street vending. The Act provides that Town Vending Committee (TVC) shall conduct survey of street vendors within the area under its jurisdiction as per “Scheme for Street Vendors” as notified by State/UTs and issued CoV and Identity Cards to the identified street vendors.

Ministry of Housing and Urban Affairs draws attention of the States/UTs on conduct of survey and issue of CoVs, by way of issue of letters/circulars and conducting reviews for monitoring progress. As on 30.11.2022, CoVs have been issued to over 32.07 lakh street vendors.

**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.
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**STATEMENT SHOWING STATE WISE 1ST, 2nd and 3rd LOANS DISBURSED
/ACHIEVEMENTS MADE SO FAR UNDER PM SVANIDHI SCHEME**

(As on 05.12.2022)

S. No	State/UT Name	1st Loan Disbursed	2nd Loan Disbursed	3rd Loan Disbursed
1	Andaman and Nicobar Islands	482	151	4
2	Andhra Pradesh	1,90,691	38,011	282
3	Arunachal Pradesh	2,756	555	2
4	Assam	60,662	5,437	96
5	Bihar	49,747	4,344	19
6	Chandigarh	3,874	1,162	15
7	Chhattisgarh	48,652	7,086	110
8	Daman, Diu & Dadra & Nagar Haveli	1,295	85	-
9	Delhi	52,639	6,071	27
10	Goa	1,271	416	21
11	Gujarat	2,24,882	41,853	1,047
12	Haryana	29,895	6,397	104
13	Himachal Pradesh	3,584	1,523	168
14	Jammu and Kashmir	14,689	3,318	101
15	Jharkhand	30,492	4,454	57
16	Karnataka	1,55,201	35,660	805
17	Kerala	10,800	3,959	254
18	Ladakh	296	159	5
19	Madhya Pradesh	5,08,146	1,07,206	2,454
20	Maharashtra	2,19,061	39,461	513
21	Manipur	8,645	903	6
22	Meghalaya	1,175	131	3
23	Mizoram	496	115	5
24	Nagaland	1,631	313	2
25	Odisha	35,922	6,082	60
26	Puducherry	1,278	402	-
27	Punjab	41,389	5,939	41
28	Rajasthan	67,374	3,999	20
29	Sikkim	1	-	-
30	Tamil Nadu	1,77,171	31,769	152
31	Telangana	3,47,747	99,642	526
32	Tripura	3,286	454	14
33	Uttar Pradesh	8,64,365	1,34,298	635
34	Uttarakhand	12,004	3,570	58
35	West Bengal	14,066	465	-
	Total	31,85,665	5,95,390	7,606