

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1339
TO BE ANSWERED ON FEBRUARY 09, 2023
IMPLEMENTATION OF PM SVANIDHI SCHEME**

**NO. 1339. SHRI DHANUSH M. KUMAR:
SHRIMATI MANJULATA MANDAL:
SHRI SELVAM G.:
SHRI C.N. ANNADURAI:**

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

- (a) the challenges being faced by the Government while implementing Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme;**
- (b) whether the Government has achieved the objective for which PM SVANidhi scheme was launched and if so, the details thereof and if not the corrective steps taken in this regard;**
- (c) the total number of loan applications received/ sanctioned and loan amount released or disbursed to vendors under PM SVANidhi scheme during the last three years in the country, State-wise particularly in Tamil Nadu and Odisha;**
- (d) the details of loan amount repaid by the vendors under the fixed time frame;**
- (e) the total number of vendors targeted to be provided benefit under this scheme by December 2023;**
- (f) whether the Government has taken steps to encourage participation of private banks and enhance their share in the total sanctions and disbursements under the scheme and if so, the details thereof; and**
- (g) the steps taken by the Government for financial inclusion of more and more vendors and also for improvement of their living conditions?**

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

(a) & (b): Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme was launched with the objective of facilitating collateral free working capital loan to street vendors to restart their businesses. As on January 31, 2023 the scheme has successfully disbursed 40.75 lakh loans, amounting to ₹4,827.55 Cr., to 33.45 lakh street vendors.

(c): A statement showing number of loan applications received, sanctioned and loan amount disbursed to Street Vendors during last three years under PM SVANidhi Scheme State & year wise including for State of Tamil Nadu and Odisha is at Annexure-I;

(d): The details of loan amount repaid by the Street vendors under PM SVANidhi Scheme, State wise is at Annexure-II.

(e): The target set under PM SVANidhi Scheme for the 1st, 2nd and 3rd loans is 42 Lakh, 12 Lakh and 3 Lakh respectively by December, 2024.

(f): Ministry of Housing & Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint as well as separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme.

(g): The PM SVANidhi Scheme has been made available to all street vendors vending in urban areas. Further, the lending under the Scheme has been extended from March, 2022 to December, 2024. This would help in getting more and more vendors under the ambit of the Scheme.

'SVANidhi se Samriddhi' component under the PM SVANidhi Scheme, launched on 04 January, 2021, to build safety net for the beneficiaries' families for improving their living conditions.

It aims to link the beneficiaries families to existing eight welfare schemes of the Government of India, targeting their holistic development and socio-economic upliftment. These schemes are PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, PM Jan Dhan Yojana, One Nation One Ration Card, PM Shram Yogi Maandhan Yojana, Registration under Building and other Construction Workers (BoCW), Janani Suraksha Yojana and PM Matru Vandana Yojana.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 1339 TO BE ANSWERED ON FEBRUARY 09, 2023

STATEMENT SHOWING NUMBER OF LOAN APPLICATIONS RECEIVED, SANCTIONED AND LOAN AMOUNT DISBURSED TO STREET VENDORS STATE & YEAR WISE UNDER PM SVANIDHI SCHEME

(As on 31.01.2023)

S.No	Name of State	Eligible Loan Application Received			Loans Sanctioned			Loan Amount Disbursed (In Cr In ₹.)		
		FY 2020- 21	FY 2021- 22	FY 2022- 23	FY 2020- 21	FY 2021- 22	FY 2022- 23	FY 2020- 21	FY 2021- 22	FY 2022- 23
1	Andaman and Nicobar Islands	429	205	256	395	141	241	0.39	0.20	0.32
2	Andhra Pradesh	1,49,458	1,05,616	83,781	1,17,856	87,162	55,846	112.06	92.29	70.03
3	Arunachal Pradesh	3,343	1,526	1,820	1,839	893	1,858	1.59	1.30	1.48
4	Assam	24,410	58,109	20,144	15,816	47,186	19,735	14.12	44.42	20.78
5	Bihar	69,607	27,419	21,321	33,894	23,535	14,004	28.49	19.98	12.04
6	Chandigarh	3,029	2,307	2,607	2,148	1,591	1,744	2.04	1.77	2.84
7	Chhattisgarh	68,496	16,829	27,978	41,021	10,818	13,721	39.93	11.95	15.51
8	Daman &Diu and Dadra &Nagar Haveli	1,997	206	819	1,121	165	695	1.03	0.24	0.34
9	Delhi	47,248	22,660	62,405	33,069	12,094	38,947	30.95	11.51	28.34
10	Goa	1,241	523	867	1,028	429	475	1.01	0.56	0.78
11	Gujarat	1,42,658	1,86,929	1,03,679	1,06,709	1,20,435	93,184	101.60	127.98	120.68
12	Haryana	30,962	23,204	16,686	17,807	15,534	11,687	16.78	13.66	15.66
13	Himachal Pradesh	3,246	1,389	2,503	2,812	1,242	1,826	2.76	1.88	3.50
14	Jammu And Kashmir	14,570	4,843	7,971	11,895	3,952	5,099	11.50	5.31	7.68
15	Jharkhand	34,129	16,410	17,292	22,551	10,068	10,197	21.90	9.90	9.92
16	Karnataka	1,60,310	49,100	86,820	1,14,462	54,043	70,815	107.62	56.65	83.96
17	Kerala	9,356	4,355	6,150	8,142	3,386	5,108	8.00	5.34	7.99
18	Ladakh	271	102	260	249	78	217	0.25	0.13	0.38
19	Madhya Pradesh	4,19,642	2,71,759	2,22,104	3,24,166	2,06,484	1,80,089	312.09	241.79	241.96
20	Maharashtra	2,37,973	63,235	3,71,040	1,69,531	49,229	2,99,730	148.16	72.54	188.36
21	Manipur	14,456	2,225	3,734	6,773	1,880	3,082	6.09	2.60	2.16
22	Meghalaya	346	430	1,189	266	394	962	0.25	0.41	0.88
23	Mizoram	530	174	325	446	132	93	0.44	0.23	0.15
24	Nagaland	1,811	802	868	1,214	465	589	1.20	0.63	0.59
25	Odisha	47,877	12,132	20,991	29,262	12,968	15,990	27.17	10.34	14.78
26	Puducherry	1,435	373	661	1,202	169	617	1.13	0.34	0.78
27	Punjab	67,019	20,216	24,080	29,474	12,619	12,706	26.43	13.64	15.67
28	Rajasthan	1,01,413	19,214	43,385	55,767	14,542	28,363	50.16	17.00	13.00
29	Sikkim	3	-	2	-	1	-	-	0.00	-
30	Tamil Nadu	2,26,805	1,11,167	89,692	1,10,390	76,720	66,053	87.20	79.34	85.28
31	Telangana	3,93,145	1,01,292	1,31,536	3,30,588	77,176	1,09,420	307.05	139.94	148.74
32	Tripura	3,663	1,117	1,491	2,622	1,123	995	2.59	0.93	1.00
33	Uttar Pradesh	6,86,244	1,81,711	4,32,436	5,94,358	2,15,358	3,13,215	555.24	247.98	415.44
34	Uttarakhand	13,743	3,464	9,243	9,265	2,032	6,757	9.07	2.40	9.66
35	West Bengal	12,073	17,852	6,462	5,218	9,612	2,756	2.36	11.02	1.79
Total		29,92,938	13,28,895	18,22,598	22,03,356	10,73,656	13,86,816	2,038.65	1,246.21	1,542.48

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 1339
TO BE ANSWERED ON FEBRUARY 09, 2023**

**STATEMENT SHOWING NUMBER OF LOAN AMOUNT REPAID BY THE STREET VENDOR
STATE WISE UNDER PM SVANIDHI SCHEME.**

(as on 31.01.2023)

S.No.	Name of State/UT	Amount of Loans Repaid (In Cr In ₹.)
1	Andaman And Nicobar Islands	0.40
2	Andhra Pradesh	100.27
3	Arunachal Pradesh	1.91
4	Assam	16.38
5	Bihar	22.15
6	Chandigarh	2.52
7	Chhattisgarh	27.08
8	Daman &Diu and Dadra &Nagar Haveli	0.84
9	Delhi	25.16
10	Goa	1.07
11	Gujarat	100.04
12	Haryana	16.78
13	Himachal Pradesh	3.25
14	Jammu And Kashmir	9.36
15	Jharkhand	16.41
16	Karnataka	86.34
17	Kerala	7.90
18	Ladakh	0.31
19	Madhya Pradesh	227.78
20	Maharashtra	110.06
21	Manipur	3.87
22	Meghalaya	0.32
23	Mizoram	0.41
24	Nagaland	0.92
25	Odisha	23.17
26	Puducherry	0.86
27	Punjab	23.09
28	Rajasthan	39.50
29	Sikkim	-
30	Tamil Nadu	88.63
31	Telangana	217.91
32	Tripura	1.56
33	Uttar Pradesh	341.96
34	Uttarakhand	7.75
35	West Bengal	3.21
Total		1,529.16