

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS**

LOK SABHA

UNSTARRED QUESTION NO.1212

TO BE ANSWERED ON JULY 27, 2023

MOBILE APP SPECIFICALLY DESIGNED FOR STREET VENDORS

NO. 1212. DR. DNV SENTHILKUMAR S.:

DR. AMOL RAMSING KOLHE:

SHRIMATI MANJULATA MANDAL:

DR. SUBHASH RAMRAO BHAMRE:

SHRI SELVAM G.:

SHRI KULDEEP RAI SHARMA:

SHRI DHANUSH M. KUMAR:

SHRIMATI SUPRIYA SULE:

SHRI C.N. ANNADURAI:

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

- (a) whether the Government has unveiled a mobile app specifically designed for street vendors to ease their loan application process and if so, the details thereof;**
- (b) whether launch of mobile app would eliminate unnecessary paperwork and would ensure a smooth and efficient experience for street vendors and if so, the details thereof;**
- (c) the number of persons who have been sanctioned the loan and disbursed under PM-SVANidhi scheme in the country during each of the last three years, State-wise, particularly in the State of Tamil Nadu, Maharashtra, Odisha and Andaman & Nicobar Islands;**
- (d) the total number of vendors targeted to be provided benefits under this scheme by December, 2023;**
- (e) the constraints faced by the Government while implementing PM SVANidhi scheme;**
- (f) the details of positive impact on street vendors after the implementation of PM SVANidhi-scheme; 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): Yes Sir. Ministry of Housing & Urban Affairs (MoHUA) has launched Mobile app of PM SVANidhi for street vendors (SVs) on 1st June, 2023. With the help of mobile app, Street Vendor (SV) can apply for loan and Letter of Recommendation (LoR) under PM SVANidhi Scheme. The SV can also check their loan application status and cashback history.

(c): The details of number of beneficiaries who have been sanctioned the loan and disbursed under PM-SVANidhi scheme in the country during each of the last three years, State-wise, including State of Tamil Nadu, Maharashtra, Odisha and Andaman & Nicobar Islands is at Annexure-I.

(d): As per the decision of the Cabinet Committee on Economic Affairs dated 26.04.2022, 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.

(e) & (f): 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 July 20, 2023 the scheme has successfully disbursed 50.63 lakh loans, amounting to ₹6,492.02 Cr., to 38.53 lakh street vendors.

(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 Samridhhi' 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 links 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. 1212 TO BE ANSWERED ON JULY 27, 2023

STATEMENT SHOWING STATE AND YEAR WISE NUMBER OF BENEFICIARIES WHO HAVE BEEN SANCTIONED THE LOAN AND DISBURSED UNDER PM-SVANIDHI SCHEME

S. No	Name of State/UT	Number of Beneficiaries				Number of Loan Applications Sanctioned				Number of Loans Disbursed			
		FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 20-21	FY 21-22	FY 22-23	FY 23-24
1	Andaman And Nicobar Islands	387	90	9	5	395	142	219	31	387	146	187	52
2	Andhra Pradesh	1,12,743	70,771	12,198	4,405	1,17,844	83,353	49,516	9,025	1,12,744	82,098	47,349	13,704
3	Arunachal Pradesh	1,588	898	842	278	1,839	878	2,044	705	1,588	1,105	1,798	619
4	Assam	14,157	40,621	11,948	6,405	15,816	43,857	23,908	13,449	14,157	42,648	23,463	13,642
5	Bihar	28,859	18,681	3,533	3,094	33,886	15,788	11,964	12,143	28,859	19,534	10,187	7,400
6	Chandigarh	2,051	1,408	523	141	2,148	1,573	1,867	474	2,051	1,593	1,890	383
7	Chhattisgarh	40,296	6,375	3,826	1,870	41,017	10,074	11,783	3,723	40,296	9,235	11,127	3,790
8	Daman & Diu & Dadra & Nagar Haveli	1,031	213	79	369	1,123	148	435	755	1,031	228	300	788
9	Delhi	31,164	10,508	17,598	19,876	33,064	10,378	34,851	29,569	31,164	11,067	27,003	24,821
10	Goa	1,017	218	64	46	1,028	424	504	132	1,017	393	469	122
11	Gujarat	1,02,348	94,823	45,680	58,239	1,06,706	1,15,538	1,04,451	80,873	1,02,349	1,11,522	99,747	79,996
12	Haryana	16,944	9,431	5,009	16,627	17,807	12,710	12,192	33,115	16,944	11,622	12,155	20,723
13	Himachal Pradesh	2,767	593	494	101	2,812	1,243	2,052	399	2,767	1,244	1,997	421
14	Jammu & Kashmir	11,517	2,737	878	99	11,898	3,855	5,276	1,082	11,517	4,059	4,868	935
15	Jharkhand	22,030	6,823	2,634	2,039	22,551	8,307	8,881	4,134	22,030	8,397	7,440	3,863
16	Karnataka	1,07,979	33,618	26,662	30,798	1,14,450	49,920	78,946	51,538	1,07,981	45,358	67,185	49,818
17	Kerala	8,052	1,368	1,746	624	8,143	3,381	5,501	1,474	8,053	3,374	5,037	1,538
18	Ladakh	247	14	61	4	249	78	216	17	247	73	214	19
19	Madhya Pradesh	3,13,893	1,56,593	62,185	26,827	3,24,145	2,03,634	1,74,921	99,207	3,13,895	1,99,602	1,70,315	65,512
20	Maharashtra	1,49,124	48,242	1,61,414	52,341	1,69,513	45,225	2,39,895	89,789	1,49,126	60,767	2,10,871	71,450
21	Manipur	6,094	2,393	273	56	6,773	1,874	2,426	214	6,094	2,498	1,746	520
22	Meghalaya	253	354	791	159	266	394	1,038	272	253	383	1,017	274
23	Mizoram	445	38	43	31	449	133	132	116	445	135	108	69
24	Nagaland	1,202	299	204	34	1,214	465	562	69	1,202	467	470	82
25	Odisha	27,489	7,370	2,125	889	29,263	7,724	13,005	1,878	27,489	8,983	10,653	4,259

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		FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 20-21	FY 21-22	FY 22-23	FY 23-24	FY 20-21	FY 21-22	FY 22-23	FY 23-24
26	Puducherry	1,130	116	89	782	1,202	169	567	994	1,130	226	520	950
27	Punjab	26,661	12,657	3,603	12,445	29,469	10,984	12,529	36,491	26,661	13,260	11,341	19,620
28	Rajasthan	50,330	16,735	2,174	2,253	55,763	13,019	19,199	3,727	50,330	17,012	9,067	11,907
29	Sikkim	-	1	-	96	-	1	2	110	-	1	-	96
30	Tamil Nadu	87,712	74,924	19,001	4,906	1,10,385	64,554	58,810	11,792	87,716	77,931	60,138	13,205
31	Telangana	3,10,483	34,241	8,340	5,437	3,30,584	73,701	97,714	23,916	3,10,494	87,599	88,180	35,790
32	Tripura	2,609	595	326	78	2,631	1,131	1,048	268	2,609	820	992	336
33	Uttar Pradesh	5,63,838	2,22,258	1,48,218	90,843	5,94,320	2,15,203	3,53,561	2,51,223	5,63,930	2,36,744	3,46,322	2,18,763
34	Uttarakhand	9,111	1,392	2,748	2,527	9,258	1,986	7,362	4,033	9,111	1,909	7,009	3,951
35	West Bengal	2,379	11,207	1,537	15,311	5,217	8,983	4,957	26,961	2,379	11,220	2,685	18,710
Total		20,57,930	8,88,605	5,46,855	3,60,035	22,03,228	10,10,827	13,42,334	7,93,698	20,58,046	10,73,253	12,43,850	6,88,128

Note: FY 2023-24 data upto 20.07.2023
