

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO.3564  
TO BE ANSWERED ON AUGUST 10, 2023**

**LOANS UNDER PM SVANIDHI**

**NO. 3564. SHRI L.S. TEJASVI SURYA:**

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

- (a) the number of street vendors who have been sanctioned and availed loans for Rs. 10,000, Rs. 20,000 and Rs. 50,000 under the PM SVANidhi, State/UT and year-wise;**
- (b) the number of such loans repaid to the banks along with the number of such loans which are pending for disbursement;**
- (c) the number of banks along with their category, which are providing loans under the scheme; and**
- (d) the steps taken to ensure all eligible vendors are able to secure loans under the scheme?**

**ANSWER**

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

**(a): As on 04.08.2023, the number street vendors who have been sanctioned and disbursed loan under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme are approx 41.09 lakh and 39.13 lakh respectively. The State/UT and year wise details of loans sanctioned and disbursed under the scheme is at Annexure-I.**

**(b): As on 04.08.2023, the number of loans repaid to the banks under the PM SVANidhi scheme is 19,96,048 and the loans pending for disbursement under the scheme is 2,95,214.**

**(c): The details of lending institutions participating in providing loans under the Scheme are at Annexure-II.**

**(d) State/ULBs are responsible for identification of eligible street vendors and mobilization of new applications under the scheme. However, in order to increase the number of beneficiaries, Ministry is taking initiatives which includes, *inter-alia* conduct of regular review meetings with States/UTs/ULBs/Lending Institutions, awareness campaign like broadcasting of radio jingles, Television advertisements and newspaper advertisements are being carried out from time to time. States/UTs have also been provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of the benefits to the vendors to avail the benefits of the scheme.**

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**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION  
NO. 3564 TO BE ANSWERED ON AUGUST 10, 2023**

**THE STATE & YEAR WISE DETAILS OF NUMBER OF LOANS SANCTIONED AND  
DISBURSED UNDER PM SVANIDHI SCHEME**

S. No.	State	FY 2020-2021		FY 2021-2022			
		1st Loan		1st Loan		2nd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	395	387	85	90	57	56
2	Andhra Pradesh	1,17,838	1,12,743	68,502	70,772	14,831	11,330
3	Arunachal Pradesh	1,839	1,588	670	898	208	207
4	Assam	15,815	14,157	41,743	40,622	2,107	2,027
5	Bihar	33,884	28,858	14,847	18,682	937	853
6	Chandigarh	2,148	2,051	1,376	1,408	197	185
7	Chhattisgarh	41,016	40,296	7,110	6,375	2,959	2,860
8	Daman & Diu And Dadra & Nagar Haveli	1,123	1,031	131	213	17	15
9	Delhi	33,064	31,164	9,735	10,508	641	559
10	Goa	1,028	1,017	247	218	177	175
11	Gujarat	1,06,704	1,02,345	97,281	94,824	17,490	16,696
12	Haryana	17,807	16,944	10,407	9,431	2,289	2,191
13	Himachal Pradesh	2,812	2,767	584	593	659	651
14	Jammu And Kashmir	11,898	11,517	2,489	2,737	1,368	1,322
15	Jharkhand	22,549	22,030	6,655	6,821	1,650	1,574
16	Karnataka	1,14,445	1,07,978	36,884	33,619	12,984	11,742
17	Kerala	8,140	8,052	1,350	1,368	2,030	2,006
18	Ladakh	249	247	13	14	65	59
19	Madhya Pradesh	3,24,132	3,13,892	1,58,881	1,56,587	44,709	43,003
20	Maharashtra	1,69,507	1,49,124	32,039	48,240	13,160	12,523
21	Manipur	6,773	6,094	1,761	2,393	113	105
22	Meghalaya	266	253	365	354	29	29
23	Mizoram	449	445	36	38	97	97
24	Nagaland	1,214	1,202	297	299	168	168
25	Odisha	29,263	27,489	6,003	7,370	1,720	1,613
26	Puducherry	1,201	1,130	53	116	116	110
27	Punjab	29,467	26,660	10,310	12,657	671	602
28	Rajasthan	55,763	50,330	12,736	16,735	280	277
29	Sikkim	-	-	1	1	-	-
30	Tamil Nadu	1,10,369	87,713	60,113	74,924	3,118	3,007
31	Telangana	3,30,561	3,10,484	15,547	34,243	58,136	53,359
32	Tripura	2,631	2,609	876	595	244	225
33	Uttar Pradesh	5,94,218	5,63,837	1,98,625	2,22,256	16,576	14,485
34	Uttarakhand	9,258	9,111	1,417	1,392	547	517
35	West Bengal	5,217	2,379	8,968	11,207	15	13
	<b>Total</b>	<b>22,03,043</b>	<b>20,57,924</b>	<b>8,08,137</b>	<b>8,88,600</b>	<b>2,00,365</b>	<b>1,84,641</b>

Note: Second loan of upto Rs. 20,000 started on 09.04.2021

S. No.	State	FY 2022-2023					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	9	9	193	166	17	12
2	Andhra Pradesh	12,913	12,201	35,076	33,842	1,545	1,326
3	Arunachal Pradesh	1,057	842	857	829	130	127
4	Assam	11,463	11,950	11,821	10,946	611	574
5	Bihar	3,292	3,534	8,448	6,502	210	159
6	Chandigarh	476	523	1,330	1,309	61	58
7	Chhattisgarh	4,273	3,852	6,881	6,702	634	606
8	Daman & Diu And Dadra & Nagar Haveli	87	79	345	218	3	3
9	Delhi	21,648	17,600	12,823	9,240	227	164
10	Goa	86	64	353	344	65	61
11	Gujarat	44,780	45,679	54,438	49,446	5,175	4,628
12	Haryana	4,457	5,010	7,086	6,551	625	580
13	Himachal Pradesh	500	494	1,167	1,129	385	376
14	Jammu And Kashmir	932	881	3,931	3,637	386	356
15	Jharkhand	3,316	2,636	5,254	4,568	298	244
16	Karnataka	30,380	26,685	44,336	36,906	4,213	3,656
17	Kerala	1,898	1,748	2,848	2,598	758	697
18	Ladakh	64	61	123	125	29	28
19	Madhya Pradesh	60,932	62,162	1,04,855	99,459	9,211	8,670
20	Maharashtra	1,84,086	1,61,500	52,698	46,845	2,998	2,633
21	Manipur	382	273	2,013	1,456	31	17
22	Meghalaya	793	793	226	208	19	18
23	Mizoram	47	43	64	45	21	20
24	Nagaland	270	204	269	244	23	22
25	Odisha	2,309	2,125	10,280	8,174	416	354
26	Puducherry	107	89	438	417	22	14
27	Punjab	4,304	3,607	8,025	7,550	197	189
28	Rajasthan	3,382	2,182	15,741	6,848	64	49
29	Sikkim	2	-	-	-	-	-
30	Tamil Nadu	14,468	19,004	43,314	40,279	925	877
31	Telangana	8,821	8,343	83,434	75,609	5,455	4,243
32	Tripura	336	326	624	593	86	73
33	Uttar Pradesh	1,49,329	1,48,217	1,99,678	1,93,928	4,527	4,171
34	Uttarakhand	2,803	2,748	4,311	4,034	243	227
35	West Bengal	3,009	1,537	1,942	1,149	2	-
	<b>Total</b>	<b>5,77,011</b>	<b>5,47,001</b>	<b>7,25,222</b>	<b>6,61,896</b>	<b>39,612</b>	<b>35,232</b>

Note: Third loan of upto Rs. 50,000 started on 01.06.2022.

S. No.	State	FY 2023-2024 (upto 04.08.2023)					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	7	5	35	40	9	12
2	Andhra Pradesh	5,273	5,401	4,096	7,241	2,728	2,599
3	Arunachal Pradesh	349	328	230	202	180	173
4	Assam	8,237	7,859	7,596	7,587	800	754
5	Bihar	8,598	4,963	6,319	5,467	619	477
6	Chandigarh	240	178	166	160	125	114
7	Chhattisgarh	3,557	2,410	3,878	1,798	992	658
8	Daman & Diu And Dadra & Nagar Haveli	460	387	328	418	16	16
9	Delhi	27,875	21,936	3,785	4,812	587	544
10	Goa	61	53	45	48	52	50
11	Gujarat	65,578	62,185	15,689	18,659	5,223	5,273
12	Haryana	29,492	20,427	4,791	3,857	932	880
13	Himachal Pradesh	104	109	172	174	229	205
14	Jammu And Kashmir	143	113	671	628	349	315
15	Jharkhand	5,959	3,710	2,337	1,883	580	476
16	Karnataka	39,673	35,034	13,721	16,924	4,089	3,950
17	Kerala	1,003	814	527	594	518	490
18	Ladakh	8	9	8	7	7	8
19	Madhya Pradesh	48,345	33,748	48,874	34,716	13,412	11,569
20	Maharashtra	72,811	60,300	21,016	17,997	4,341	4,034
21	Manipur	166	95	139	456	25	18
22	Meghalaya	189	186	110	125	21	22
23	Mizoram	61	40	32	20	33	19
24	Nagaland	60	61	19	34	33	27
25	Odisha	941	945	1,177	3,017	688	613
26	Puducherry	907	821	94	109	66	68
27	Punjab	24,132	14,921	14,005	8,043	629	487
28	Rajasthan	3,206	2,622	1,570	9,733	69	65
29	Sikkim	130	111	1	1	-	-
30	Tamil Nadu	10,459	7,245	8,716	8,791	2,806	2,276
31	Telangana	4,884	5,686	11,726	22,179	9,023	9,572
32	Tripura	87	87	171	207	69	75
33	Uttar Pradesh	1,22,238	1,03,489	1,34,760	1,20,305	13,977	12,222
34	Uttarakhand	2,994	2,810	1,062	1,192	389	353
35	West Bengal	32,866	21,269	4,191	3,668	33	30
	<b>Total</b>	<b>5,21,093</b>	<b>4,20,357</b>	<b>3,12,057</b>	<b>3,01,092</b>	<b>63,649</b>	<b>58,444</b>

Data Source: PM SVANidhi Portal

**ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 3564  
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**THE DETAILS LENDING INSTITUTIONS PARTICIPATING IN PROVIDING LOANS UNDER  
PM SVANIDHI SCHEME**

<b>S. No.</b>	<b>Type of financial Institution</b>	<b>Number of Banks</b>
<b>1</b>	<b>PSB - Public Sector Banks</b>	<b>12</b>
<b>2</b>	<b>Pvt. Banks</b>	<b>24</b>
<b>3</b>	<b>SFB - Small Finance Banks</b>	<b>11</b>
<b>4</b>	<b>NBFC - Non Banking Financial Companies</b>	<b>14</b>
<b>5</b>	<b>State Co-operative Banks</b>	<b>34</b>
<b>6</b>	<b>MFI - Microfinance Institutions</b>	<b>32</b>
<b>7</b>	<b>Urban CO-operative Banks</b>	<b>39</b>
<b>8</b>	<b>RRB -Regional Rural Banks</b>	<b>45</b>
<b>9</b>	<b>DCB - District Cooperative Bank</b>	<b>70</b>
	<b>Total</b>	<b>281</b>

**Data Source: PM SVANidhi Portal**