

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1989
TO BE ANSWERED ON DECEMBER 14, 2023
SALIENT FEATURES OF PM SVANIDHI SCHEME**

NO. 1989. SHRI SANJAY SETH:

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

- (a) the salient features of PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme;**
- (b) the number and details of street vendors in Jharkhand benefited under the said scheme, State-wise;**
- (c) the funds provided in the districts of Jharkhand under the said scheme, street vendor-wise;**
- (d) whether the Government is aware that the local urban bodies have refused to issue identity cards or certificates at several places; and**
- (e) if so, whether there is any appeal mechanism in this regard and if so, the details thereof?**

ANSWER

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

(a): Ministry of Housing and Urban Affairs (MoHUA) launched the Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme on 1st June, 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 upto ₹10,000 of 1 year tenure, with enhanced loan upto ₹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 annual cash back up to ₹1,200.**

...2/-

(b): The number and details of street vendors who have been benefited under PM-SVANidhi scheme State-wise, including State of Jharkhand are at Annexure-I.

(c): PM SVANidhi is a Central Sector Scheme. Loan amount is disbursed by various lending institutions directly into the accounts of the beneficiaries. No funds are released to the States/Union Territories under the Scheme. The details of total amount of loans disbursed to Street Vendors across all districts in Jharkhand are at Annexure-II.

(d) & (e): As per the provision of Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, issuance of CoV and ID Card is the responsibility of Town Vending Committee under administrative control of State Govt. Section 20 of the said Act empowers the appropriate Government to constitute one or more Grievance Redressal Committee (GRC) for the purpose of addressing the grievances or disputes of street vendors.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.1989 TO BE ANSWERED ON DECEMBER 14, 2023

STATEMENT SHOWING STATE-WISE NUMBER OF STREET VENDORS WHO HAVE BEEN BENEFITED UNDER PM SVANIDHI SCHEME

(As on 7.12.2023)

S. No.	Name of State/UT	No. of PM SVANidhi beneficiaries
1	Andaman & Nicobar Islands	534
2	Andhra Pradesh	3,04,022
3	Arunachal Pradesh	4,301
4	Assam	1,07,372
5	Bihar	94,744
6	Chandigarh	4,836
7	Chhattisgarh	69,439
8	Daman & Diu & Dadra & Nagar Haveli	2,013
9	Delhi	1,46,044
10	Goa	1,488
11	Gujarat	4,14,777
12	Haryana	1,09,908
13	Himachal Pradesh	5,121
14	Jammu & Kashmir	16,003
15	Jharkhand	72,605
16	Karnataka	3,19,692
17	Kerala	69,444
18	Ladakh	414
19	Madhya Pradesh	7,32,346
20	Maharashtra	6,78,466
21	Manipur	9,374
22	Meghalaya	2,408
23	Mizoram	1,645
24	Nagaland	2,581
25	Odisha	55,017
26	Puducherry	3,010
27	Punjab	1,37,175
28	Rajasthan	1,28,799
29	Sikkim	974
30	Tamil Nadu	3,57,570
31	Telangana	4,01,091
32	Tripura	4,889
33	Uttar Pradesh	12,40,522
34	Uttarakhand	21,994
35	West Bengal	1,60,249
	Total	56,80,867

(Data Source: PM SVANidhi Portal)

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO.1989 TO BE ANSWERED ON DECEMBER 14, 2023

STATEMENT SHOWING DISTRICT-WISE TOTAL AMOUNT OF LOAN DISBURSED TO BENEFICIARIES UNDER PM-SVANIDHI SCHEME

(As on 7.12.2023)

Sl.No.	Name of District in Jharkhand	Total Loan Amount Disbursed (in ₹ In Cr.)
1.	Bokaro	6.0
2.	Chatra	1.0
3.	Deoghar	6.4
4.	Dhanbad	15.3
5.	Dumka	1.7
6.	East Singhbhum	17.3
7.	Garhwa	1.8
8.	Giridih	5.2
9.	Godda	2.1
10.	Gumla	1.0
11.	Hazaribagh	4.1
12.	Jamtara	1.0
13.	Khunti	0.8
14.	Koderma	3.1
15.	Latehar	1.0
16.	Lohardaga	1.2
17.	Pakur	0.8
18.	Palamu	6.6
19.	Ramgarh	2.5
20.	Ranchi	16.4
21.	Sahebganj	2.3
22.	Saraikela Kharsawan	3.4
23.	Simdega	0.9
24.	West Singhbhum	2.0
Total		104.1

(Data Source: PM SVANidhi Portal)