

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 793
TO BE ANSWERED ON DECEMBER 7, 2023**

PM-SVANIDHI SCHEME

No. 793. SHRI P.C. MOHAN:

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 that 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 that 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 29.11.2023, more than 78.59 lakh loans have been sanctioned and more than 73.97 lakh loans have been disbursed to 56.23 lakh street vendors under Pradhan Mantri Street Vendor's AtmaNirbharNidhi (PM SVANidhi) Scheme. The State and year wise details of loans sanctioned and disbursed under the scheme is at Annexure-I.

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(b): The details of number of loans repaid by the beneficiaries and number of loans pending for disbursement under PM SVANidhi scheme is as Annexure-II.

(c): The details of number of banks along with their category, which are providing loans under PM SVANidhi scheme is at Annexure-III.

(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 *inter-alia* includes, conduct of regular review meetings with States/UTs/Lending Institutions, awareness campaign like broadcasting of radio jingles, Television 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 for outreach and dissemination of the benefits to the vendors to avail the benefits of the scheme.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 793 TO BE ANSWERED ON DECEMBER 07, 2023

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

(As on 29.11.2023)

S. No.	State	Year 1 (2020-21)					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	395	387	-	-	-	-
2	Andhra Pradesh	1,17,843	1,12,746	-	-	-	-
3	Arunachal Pradesh	1,839	1,588	-	-	-	-
4	Assam	15,816	14,157	-	-	-	-
5	Bihar	33,890	28,861	-	-	-	-
6	Chandigarh	2,148	2,051	-	-	-	-
7	Chhattisgarh	41,020	40,296	-	-	-	-
8	Daman And Diu And Dadra And Nagar Haveli	1,121	1,029	-	-	-	-
9	Delhi	33,069	31,169	-	-	-	-
10	Goa	1,028	1,017	-	-	-	-
11	Gujarat	1,06,706	1,02,350	-	-	-	-
12	Haryana	17,807	16,943	-	-	-	-
13	Himachal Pradesh	2,812	2,767	-	-	-	-
14	Jammu And Kashmir	11,895	11,515	-	-	-	-
15	Jharkhand	22,549	22,031	-	-	-	-
16	Karnataka	1,14,444	1,07,976	-	-	-	-
17	Kerala	8,139	8,051	-	-	-	-
18	Ladakh	249	247	-	-	-	-
19	Madhya Pradesh	3,24,146	3,13,904	-	-	-	-
20	Maharashtra	1,69,512	1,49,129	-	-	-	-
21	Manipur	6,773	6,094	-	-	-	-
22	Meghalaya	266	253	-	-	-	-
23	Mizoram	446	442	-	-	-	-
24	Nagaland	1,214	1,202	-	-	-	-
25	Odisha	29,261	27,489	-	-	-	-
26	Puducherry	1,201	1,130	-	-	-	-
27	Punjab	29,473	26,663	-	-	-	-
28	Rajasthan	55,767	50,330	-	-	-	-
29	Sikkim	-	-	-	-	-	-
30	Tamil Nadu	1,10,372	87,712	-	-	-	-
31	Telangana	3,30,564	3,10,490	-	-	-	-
32	Tripura	2,622	2,600	-	-	-	-
33	Uttar Pradesh	5,94,254	5,63,923	-	-	-	-
34	Uttarakhand	9,258	9,111	-	-	-	-
35	West Bengal	5,218	2,379	-	-	-	-
Total		22,03,117	20,58,032	-	-	-	-

S. No.	State	Year 2 (2021-22)					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	85	90	57	56	-	-
2	Andhra Pradesh	70,151	70,505	16,604	11,013	-	-
3	Arunachal Pradesh	679	897	210	207	-	-
4	Assam	43,515	40,520	2,116	2,021	-	-
5	Bihar	22,429	18,598	960	830	-	-
6	Chandigarh	1,387	1,406	197	185	-	-
7	Chhattisgarh	7,488	6,357	2,969	2,853	-	-
8	Daman And Diu AndDadra And Nagar Haveli	147	213	17	15	-	-
9	Delhi	10,779	10,506	646	558	-	-
10	Goa	252	217	177	174	-	-
11	Gujarat	1,00,522	94,784	17,539	16,690	-	-
12	Haryana	11,952	9,395	2,293	2,182	-	-
13	Himachal Pradesh	584	591	658	649	-	-
14	Jammu And Kashmir	2,554	2,700	1,370	1,313	-	-
15	Jharkhand	8,326	6,813	1,665	1,561	-	-
16	Karnataka	40,444	33,496	13,010	11,715	-	-
17	Kerala	1,351	1,365	2,039	1,999	-	-
18	Ladakh	13	14	65	59	-	-
19	Madhya Pradesh	1,61,119	1,56,373	44,931	42,957	-	-
20	Maharashtra	35,793	48,063	13,220	12,410	-	-
21	Manipur	1,762	2,393	116	105	-	-
22	Meghalaya	365	354	29	29	-	-
23	Mizoram	36	38	96	96	-	-
24	Nagaland	297	299	168	168	-	-
25	Odisha	11,205	7,265	1,747	1,578	-	-
26	Puducherry	53	116	117	110	-	-
27	Punjab	11,490	12,582	680	598	-	-
28	Rajasthan	14,199	16,674	281	275	-	-
29	Sikkim	1	1	-	-	-	-
30	Tamil Nadu	72,182	74,747	3,135	2,977	-	-
31	Telangana	18,159	34,153	58,339	53,213	-	-
32	Tripura	880	528	243	205	-	-
33	Uttar Pradesh	1,99,221	2,22,205	16,198	14,073	-	-
34	Uttarakhand	1,470	1,385	549	517	-	-
35	West Bengal	9,566	11,168	16	13	-	-
	Total	8,60,456	8,86,811	2,02,457	1,83,404	-	-

S. No.	State	Year 3 (2022-23)					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	10	9	215	157	22	11
2	Andhra Pradesh	14,202	11,080	45,301	31,116	1,729	1,079
3	Arunachal Pradesh	1,125	740	970	699	127	95
4	Assam	12,623	10,552	12,775	9,343	596	473
5	Bihar	3,739	3,124	12,177	5,571	212	105
6	Chandigarh	492	507	1,368	1,231	57	49
7	Chhattisgarh	4,680	3,511	8,728	6,333	606	496
8	Daman And Diu AndDadra And Nagar Haveli	92	76	635	196	3	3
9	Delhi	25,490	16,781	15,210	8,675	219	133
10	Goa	94	51	413	310	54	53
11	Gujarat	47,847	43,355	61,749	45,918	5,376	4,095
12	Haryana	5,322	4,736	7,760	6,015	638	495
13	Himachal Pradesh	494	445	1,242	1,067	363	319
14	Jammu And Kashmir	950	823	4,038	3,355	366	317
15	Jharkhand	3,952	2,310	7,216	4,028	334	184
16	Karnataka	31,549	23,102	50,754	33,747	4,267	3,087
17	Kerala	1,913	1,649	3,045	2,391	738	590
18	Ladakh	66	46	125	124	31	25
19	Madhya Pradesh	66,687	59,539	1,27,884	95,308	9,791	7,971
20	Maharashtra	2,42,835	1,44,250	70,963	41,216	3,029	2,157
21	Manipur	437	257	3,252	1,160	26	17
22	Meghalaya	816	660	258	158	16	11
23	Mizoram	43	36	41	27	16	15
24	Nagaland	273	166	345	207	23	13
25	Odisha	3,327	1,730	14,831	6,585	436	271
26	Puducherry	131	72	520	381	32	8
27	Punjab	4,931	3,210	8,569	6,917	181	133
28	Rajasthan	5,812	1,784	28,631	6,250	80	41
29	Sikkim	1	-	-	-	-	-
30	Tamil Nadu	16,050	17,705	55,713	35,944	928	626
31	Telangana	10,294	7,354	1,05,406	70,229	5,693	3,479
32	Tripura	344	236	685	349	78	44
33	Uttar Pradesh	1,55,533	1,39,187	2,05,100	1,79,590	4,210	3,419
34	Uttarakhand	2,734	2,505	4,386	3,897	244	205
35	West Bengal	3,830	1,021	2,987	857	1	-
Total		6,68,718	5,02,609	8,63,292	6,09,351	40,522	30,019

S. No.	State	Year 4 (2023-24) till 29 th November, 2023					
		1st Loan		2nd Loan		3rd Loan	
		Sanction	Disbursed	Sanction	Disbursed	Sanction	Disbursed
1	Andaman And Nicobar Islands	58	45	59	91	25	31
2	Andhra Pradesh	1,06,095	1,08,550	27,287	44,625	10,476	10,683
3	Arunachal Pradesh	890	1,033	635	780	304	331
4	Assam	37,052	41,434	17,190	18,010	2,039	2,063
5	Bihar	47,140	43,059	10,540	14,178	1,489	1,399
6	Chandigarh	1,140	867	1,089	732	308	271
7	Chhattisgarh	19,588	19,152	14,845	15,125	2,478	2,394
8	Daman And Diu And Dadra And Nagar Haveli	660	661	130	569	39	37
9	Delhi	1,00,226	85,666	10,274	12,388	1,791	1,646
10	Goa	190	198	156	221	154	134
11	Gujarat	1,70,693	1,72,252	31,544	42,577	12,249	13,000
12	Haryana	1,00,481	74,570	7,450	7,799	2,164	2,105
13	Himachal Pradesh	1,262	1,294	654	765	655	673
14	Jammu And Kashmir	904	927	1,682	1,657	1,233	1,064
15	Jharkhand	46,782	40,899	5,088	6,659	1,325	1,260
16	Karnataka	1,43,968	1,48,646	31,833	44,866	11,413	12,015
17	Kerala	60,679	55,253	1,846	2,083	1,345	1,371
18	Ladakh	100	104	47	35	57	58
19	Madhya Pradesh	2,17,114	1,99,640	93,868	1,04,586	31,484	30,743
20	Maharashtra	2,91,051	3,25,553	31,165	48,576	10,565	10,659
21	Manipur	613	618	(79)	1,572	123	94
22	Meghalaya	955	1,082	261	346	62	65
23	Mizoram	1,007	951	103	108	71	61
24	Nagaland	855	880	67	191	106	112
25	Odisha	13,740	17,477	7,925	15,003	2,487	2,521
26	Puducherry	1,663	1,668	195	325	126	145
27	Punjab	1,05,454	93,336	19,015	17,074	1,821	1,721
28	Rajasthan	60,894	59,504	5,188	24,715	549	528
29	Sikkim	964	934	1	1	-	-
30	Tamil Nadu	1,76,934	1,75,738	43,544	55,698	10,260	9,932
31	Telangana	46,556	47,756	40,066	71,940	32,512	33,641
32	Tripura	1,161	1,495	554	866	176	202
33	Uttar Pradesh	3,12,574	3,09,147	2,06,784	2,15,287	31,080	29,551
34	Uttarakhand	9,241	8,842	2,462	2,690	1,021	959
35	West Bengal	1,51,887	1,37,929	5,110	6,027	121	112
Total		22,30,571	21,77,160	6,18,578	7,78,165	1,72,108	1,71,581

Data Source:- PM SVANidhi Portal

Note: 2nd loan of upto Rs. 20,000 started on 09.04.2021

Note: 3rd loan of upto Rs. 50,000 started on 01.06.2022.

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 793 TO BE ANSWERED ON DECEMBER 07, 2023

THE DETAILS OF NUMBER OF LOANS REPAYED BY THE BENEFICIARIES AND NUMBER OF LOANS PENDING FOR DISBURSEMENT UNDER PM SVANIDHI SCHEME

(As on 29.11.2023)

Loan Term	Number of loans repaid	Number of loans pending for disbursement
1st term Loan	23,59,503	3,38,250
2nd term Loan	2,82,262	1,13,407
3rd term Loan	-	11,030
Total	26,41,765	4,62,687

Data Source:- PM SVANidhi Portal

ANNEXURE-III REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 793 TO BE ANSWERED ON DECEMBER 07, 2023

THE DETAILS OF NUMBER OF BANKS ALONG WITH THEIR CATEGORY, WHICH ARE PROVIDING LOANS UNDER PM SVANIDHI SCHEME

(As on 29.11.2023)

Sl. No.	Bank Category	Number of Banks
1.	District Co-operative Banks	106
2.	Financial Institutions	3
3.	Foreign Banks	2
4.	Micro Finance Institutions (MFIs)	57
5.	NBFC / Fintechs	50
6.	Private Sector Banks	25
7.	Public Sector Banks	12
8.	Regional Rural Banks	45
9.	Small Finance Banks (SFBs)	11
10.	State Co-operative Banks	70
11.	Urban Co-operative Banks	65
	Grand Total	446

Data Source:- PM SVANidhi Portal
