

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1024
TO BE ANSWERED ON FEBRUARY 08, 2024
FUNDS UNDER PM-SVANIDHI SCHEME IN KERALA**

NO. 1024. SHRI SHASHI THAROOR:

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

- (a) the total amount of funds disbursed under Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM-SVANidhi) scheme and the number of beneficiaries in the country, State-wise, particularly in Kerala;**
- (b) whether the Government is aware of the significant disparity in the number of loans granted to street vendors from minority communities under the PM SVANidhi scheme compared to others;**
- (c) if so, the details thereof;**
- (d) whether the Government is planning to take any measures to address the decline in the percentage of loans granted to minority street vendors in recent years under the PM SVANidhi scheme;**
- (e) if so, the details thereof and if not, the reasons therefor;**
- (f) whether the Government has any plans to ensure that minority street vendors receive fair and equal opportunities to benefit from the PM-SVANidhi scheme in the future; and**
- (g) if so, the details thereof and if not, the reasons therefor?**

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

(a): As on 02.02.2024, the total amount of loans disbursed under Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme is ₹10,503 Cr. The State wise details of number of beneficiaries and amount disbursed including State of Kerala are at Annexure-I.

(b) to (c): PM SVANidhi was launched on June 01, 2020 with the objective to facilitate collateral free working capital loan to the street vendors across the country whose business had been adversely affected due to lockdown. The scheme is aimed at assisting the street vendors irrespective of their gender or social status.

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(d) to (g): 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.

With awareness and review measures taken by the Ministry, total number of loans given to Minority community under PM SVANidhi scheme have increased from 99,409 in FY 2021-22 to 1,77,814 in FY 2023-24.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 1024 TO BE ANSWERED ON FEBRUARY 08, 2024.

THE STATE WISE DETAILS OF NUMBER OF BENEFICIARIES AND AMOUNT OF LOAN DISBURSED UNDER PM SVANIDHI SCHEME

(As on 02.02.2024)

S. No.	Name of State/UT	Number of Beneficiaries	Amount of Loans Disbursed (In ₹ in Cr.)
1	Andaman & Nicobar Islands	536	1
2	Andhra Pradesh	3,18,918	562
3	Arunachal Pradesh	4,402	10
4	Assam	1,11,097	190
5	Bihar	1,01,780	153
6	Chandigarh	4,875	11
7	Chhattisgarh	72,154	139
8	Daman & Diu & Dadra & Nagar Haveli	2,125	4
9	Delhi	1,62,150	220
10	Goa	1,494	4
11	Gujarat	4,29,814	752
12	Haryana	1,28,167	176
13	Himachal Pradesh	5,204	16
14	Jammu & Kashmir	16,295	38
15	Jharkhand	75,112	109
16	Karnataka	3,47,662	625
17	Kerala	86,470	111
18	Ladakh	432	1
19	Madhya Pradesh	7,81,088	1,546
20	Maharashtra	7,38,018	1,043
21	Manipur	9,608	17
22	Meghalaya	2,650	4
23	Mizoram	2,020	3
24	Nagaland	2,691	5
25	Odisha	57,359	120
26	Puducherry	3,260	6
27	Punjab	1,44,936	204
28	Rajasthan	1,42,205	211
29	Sikkim	1,057	1
30	Tamil Nadu	3,64,616	613
31	Telangana	4,10,382	1,014
32	Tripura	5,015	9
33	Uttar Pradesh	12,79,960	2,353
34	Uttarakhand	23,639	46
35	West Bengal	1,71,609	186
	Grand Total	60,08,800	10,503

Data Source: PM SVANidhi Portal