

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO.969  
TO BE ANSWERED ON FEBRUARY 08, 2024**

**PM SVANIDHI SCHEME IN MAHARASHTRA AND TAMIL NADU**

**NO. 969. DR. SUBHASH RAMRAO BHAMRE:  
SHRI KULDEEP RAI SHARMA:  
SHRIMATI SUPRIYA SULE:  
DR. AMOL RAMSING KOLHE:  
DR. DNV SENTHILKUMAR S.:**

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

- (a) the number of beneficiaries registered in Maharashtra and Tamil Nadu under PM SVANidhi Scheme during each of the last three years;**
- (b) the rate of interest at which these beneficiaries are getting loan and share of percentage of the subsidy to be borne by the Government and the beneficiaries;**
- (c) the share of private sector banks in PM SVANidhi scheme since its inception;**
- (d) whether the Government has been able to successfully implement Pradhan Mantri Street Vendors Atma Nirbhar Nidhi Scheme (PM SVANidhi) in the country and if so, the details thereof;**
- (e) the challenges being faced by the Government while implementing the scheme;**
- (f) whether the Government has taken steps to encourage participation of private banks and enhance their share in the total sanctions and disbursements in the scheme and if so, the details thereof; and**
- (g) the other steps taken by the Government to increase the e-commerce among the street vendors?**

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

**(a): The details of number of beneficiaries registered in Maharashtra and Tamil Nadu under Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi) Scheme in the last three years is at Annexure-I.**

**(b): Under PM SVANidhi Scheme, the rate of interest charged by the Lending Institutions is as per the extant RBI guidelines. An interest subsidy of 7% is paid by the Government of India on a quarterly basis, on timely repayment of EMIs.**

**(c): As on 02.02.2024, a total of 1.34 lakh loans have been disbursed by Private Sector Banks under PM SVANidhi Scheme. The share of Private Sector Banks in total loan disbursement under the scheme is 2%.**

**(d) & (e): 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 02.02.2024, the scheme has successfully disbursed 79.26 lakh loans, amounting to ₹ 10,500 Cr., to 60.08 lakh street vendors.**

**(f): Ministry of Housing & Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint/separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme.**

**(g): For onboarding of street vendors on e-commerce platforms, this Ministry signed an MoU with Swiggy and Zomato. Approximately 9,400 street food vendors had been onboarded on these e-commerce platforms.**

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**ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 969 TO BE ANSWERED ON FEBRUARY 08, 2024**

**DETAILS OF NUMBER OF BENEFICIARIES REGISTERED IN MAHARASHTRA AND TAMIL NADU UNDER PM SVANIDHI SCHEME IN THE LAST THREE YEARS**

**(As on 02.02.2024)**

<b>S. No.</b>	<b>State</b>	<b>FY 2020-21</b>	<b>FY 2021-22</b>	<b>FY 2022-23</b>	<b>FY 2023-24</b>	<b>Total</b>
					<b>(Till 02.02.2024)</b>	
<b>1</b>	<b>MAHARASHTRA</b>	<b>1,49,129</b>	<b>48,063</b>	<b>1,44,250</b>	<b>3,96,576</b>	<b>7,38,018</b>
<b>2</b>	<b>TAMIL NADU</b>	<b>87,712</b>	<b>74,747</b>	<b>17,705</b>	<b>1,84,452</b>	<b>3,64,616</b>

**Data Source: PM SVANidhi Portal**